



The Ten-Year Plan to End Homelessness in 14 Counties

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Introduction

In 2004, a working group led by Governor Tim Pawlenty developed the “Minnesota’s Business Plan to End Long-Term Homelessness”, which was a plan that called for multi-disciplinary, multi-sector and multi-jurisdictional strategies to address long-term homelessness. ⁽¹⁾ In 2006, the Central Continuum of Care authored a localized business plan to end long-term homelessness that is consistent with the Minnesota Business Plan to End Homelessness. The local plan will accomplish two very important tasks. The first will be to examine and determine the special needs and issues of rural homelessness. Second, the plan will be utilized as a tool to increase support from both local and state officials to continue efforts to end homelessness in rural Minnesota.

The Central Region consists of 14 counties: Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena and Wright Counties. Please see the attached map for the service area and the population for each county (Map A and B). The Central Region consists of both rural and metro counties. The substantial area these fourteen counties cover creates a host of unique issues when dealing with homelessness. These issues will be covered later in the plan.

In Minnesota, there are 13 Continuum of Care (COC) groups representing six rural regions with several counties and seven single urban county groups. The Central Continuum of Care covers the above-mentioned fourteen counties and the City of St. Cloud. The Continuum’s purpose is twofold. The first purpose is to organize and deliver housing and services that meet the specific needs of homeless individuals and families. The second purpose is to author a HUD application, as well as other funding applications, for programs that serve these individuals and/or families.

Rural Homelessness

Rural homelessness is very different than metro homelessness. In order to effectively deal with the issues of homelessness, these differences need to be recognized and dealt with. Several research studies have examined rural homelessness. For instance, according to a study done by Patricia Post entitled, “Hard to Reach: Rural Homelessness and Health Care,”⁽²⁾ rural homelessness differs in important ways from urban homelessness:

- Rural homeless persons tend to be less educated but are more likely to be employed, usually in temporary jobs
- Rural homeless are less likely to receive government assistance but more likely to have higher average monthly incomes and more likely to receive cash assistance from friends
- Rural homeless experience shorter episodes of homelessness and are two to four times more likely to live with family or friends
- Rural homeless person are as likely as other homeless person to report having a mental health, alcohol, or drug problem during the past month, but six times more likely than their urban counterparts to report an alcohol-only problem during the year

- Rural homeless persons are less likely to have health insurance or access to medical care

In rural areas, assessing the need and the number of homeless individuals and families is very difficult. Several funding institutions, including HUD and the Department of Human Services, require a homeless survey be conducted to determine the needs. This survey is very ineffective in rural areas because of both the size of the county and a lack of social service providers to conduct the survey. Because of these issues, a survey does NOT accurately reflect the number of homelessness living in Central Minnesota. Also, the definition of homelessness includes people living on the streets or in emergency shelters. The majority of the homeless people in rural Minnesota are living in a car, or in overcrowded and substandard housing. Shelters are not available in the majority of the counties. Because the homeless individuals do not utilize a shelter or are considered on the “streets”, they are not determined to be homeless. Homeless advocates often refer to rural homeless individuals as the “Hidden Homeless.” This lack of recognition sometimes leads to a belief that homelessness does not exist in rural Minnesota. Rural homelessness is much less visible and leads rural county officials and citizens to believe that homelessness does not exist in their counties. Often times, these individuals and/or officials believe homelessness is a “big city issue.”

Central Minnesota Homelessness

According to a point in time count conducted by the Central Continuum of Care, there were a total of 389 homeless individuals and families in the Central Region on the day of January 31, 2007. (3) The following is a breakdown of the subpopulations of these homeless families and individuals.

- **69 were considered chronically homeless**
- **131 were considered severely ill**
- **85 were considered to be chronic substance abusers**
- **77 were veterans**
- **5 were persons with HIV and/or AIDS**
- **54 were victims of domestic violence**
- **16 were unaccompanied youth**

According to a 2006 study conducted by the Wilder Foundation, “slightly under one-third of all homeless adults identified in the survey were living in Greater Minnesota.” (4) Results from the same study highlighted a few differences between rural and metro homelessness.

For example:

- 63% in greater MN were White compared to 32% in metro region
- 34% had children with them compared to 29% in the metro region
- 35% were homeless women fleeing abuse-compared to 30% in the metro region
- 28% were military veterans compared to 22% in the metro region
- 61% had a chronic health condition compared to 54% in the metro region

Homeless adults were less likely to fit the definition of long-term homelessness, 47 percent compared to 57 percent in the metro area. (4)

According to the National Rural Health Association 2004, (5) “Rural communities face distinct challenges in meeting the needs of their populations given their geographic and capacity limitations. Rural areas typically have fewer social services and public health providers and residents must travel greater distances between their homes and needed services.” (5) Several of the same patterns and issues arise in Central than in other states. The following is a breakdown of issues that may directly or indirectly cause homelessness.

Income

“ a lot of issues are presented, including lack of affordable housing, daycare, higher wage jobs and transportation issues.” *Survey Respondent*

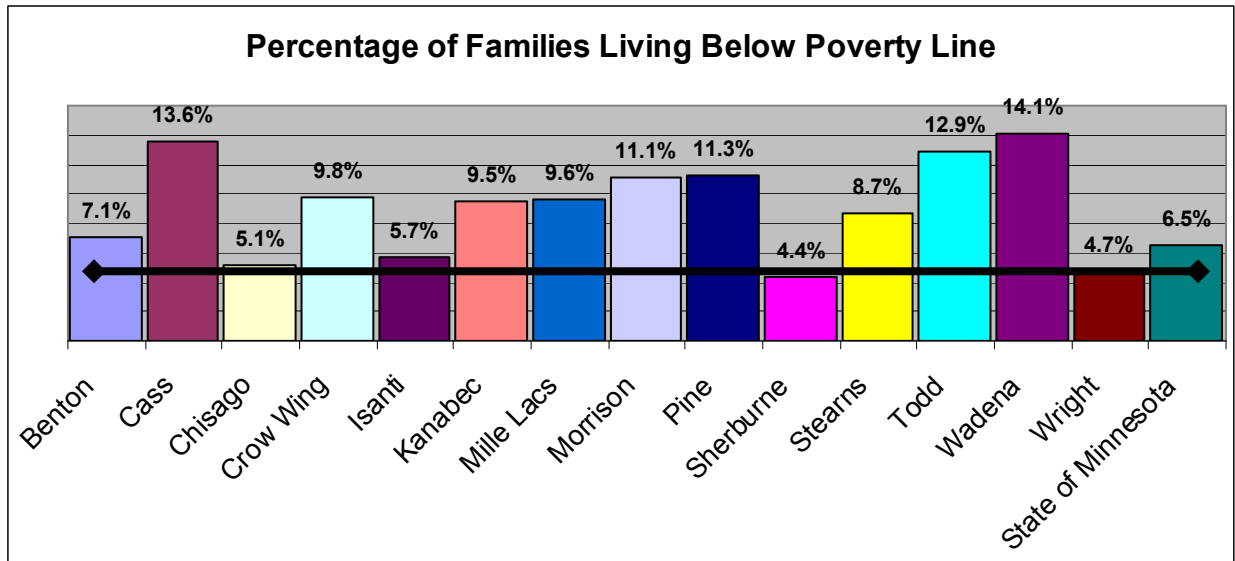
The Central Region has a higher percentage of people living below the poverty line, single parent families and a lower median income. Homelessness is a direct result of these issues.

Poverty

According to the National Alliance to End Homelessness, “Poverty is a persistent problem in rural America. The national poverty rate is 12.6 percent, whereas the poverty rate in rural areas is 14.5 percent.” (6) In the Central Region, as mentioned above, there’s a higher percentage of people living below the poverty line. The following tables show the percentage of families, children and the elderly that live below the poverty line.

The first table illustrates the percentage of families living below the poverty line in the Central Region.

Table One: Percentage of Families Living Below Poverty Line

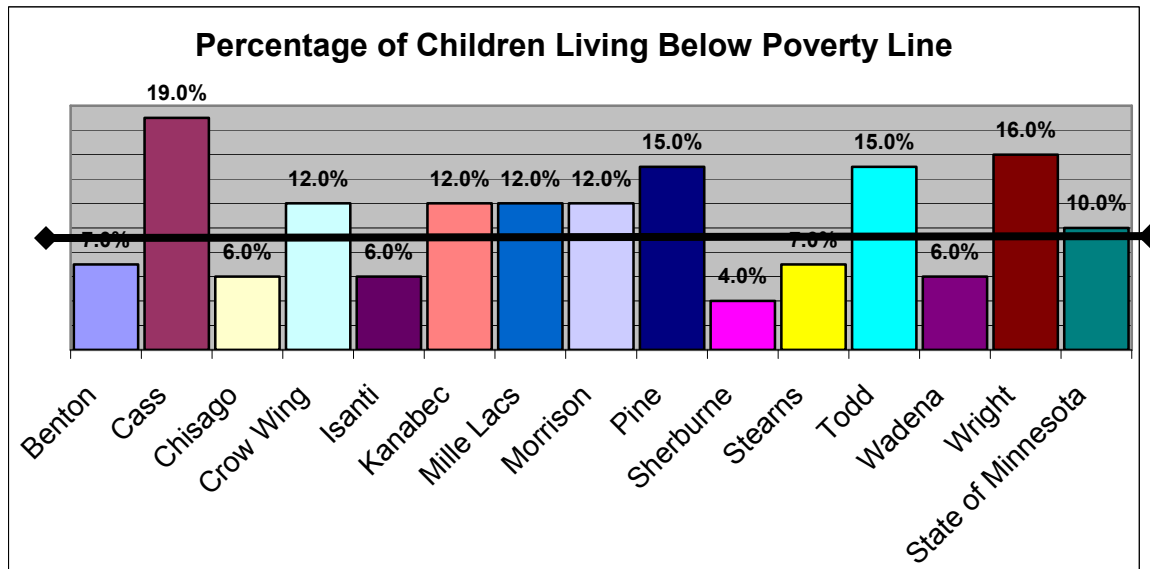


2000 US Census Bureau, 2006 Center For Rural Policy and Development

The median percentage of families living in poverty in Minnesota is 6.5 percent. Four counties in the Central Region are below this percentage. The counties with the lower poverty percentage are located closer to the metro area. The counties considered most rural, such as Wadena, Todd and Cass County, have the highest percentage of families living in poverty, which is almost twice the percentage of the state.

The second table shows the percentage of children living below the poverty line in the Central Region.

Table 2: Percentage of Children Living Below Poverty Line

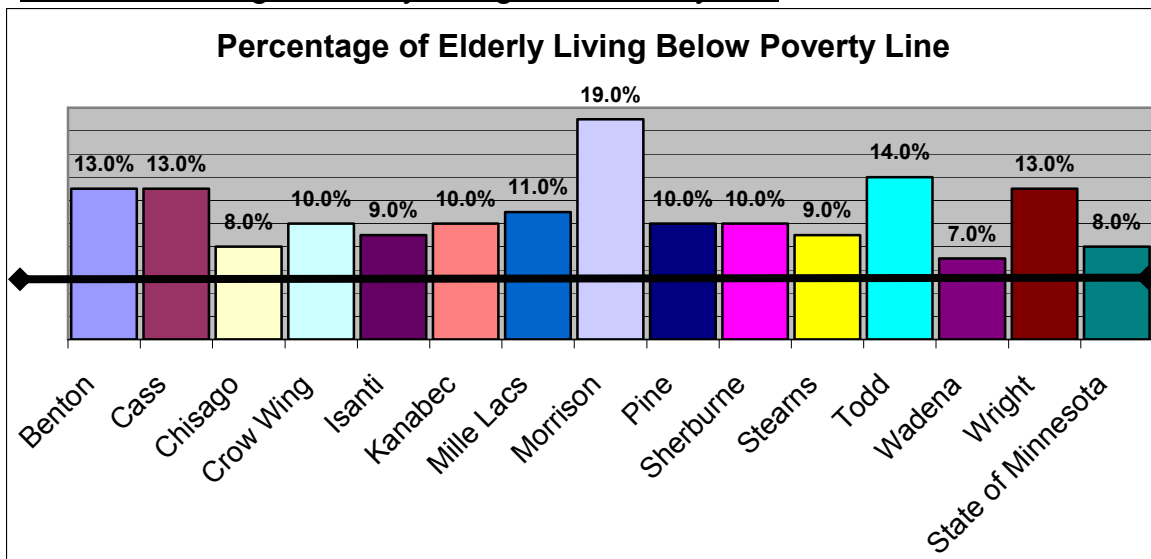


2000 US Census Bureau, 2006 Center For Rural Policy and Development

Cass County has the highest percentage of poverty among children, almost twice the state percentage. Wright County follows with the second highest percentage at 16 percent, followed by both Pine and Todd Counties with 15 percent.

The last table shows the percentage of elderly living below the poverty line.

Table 3: Percentage of Elderly Living Below Poverty Line



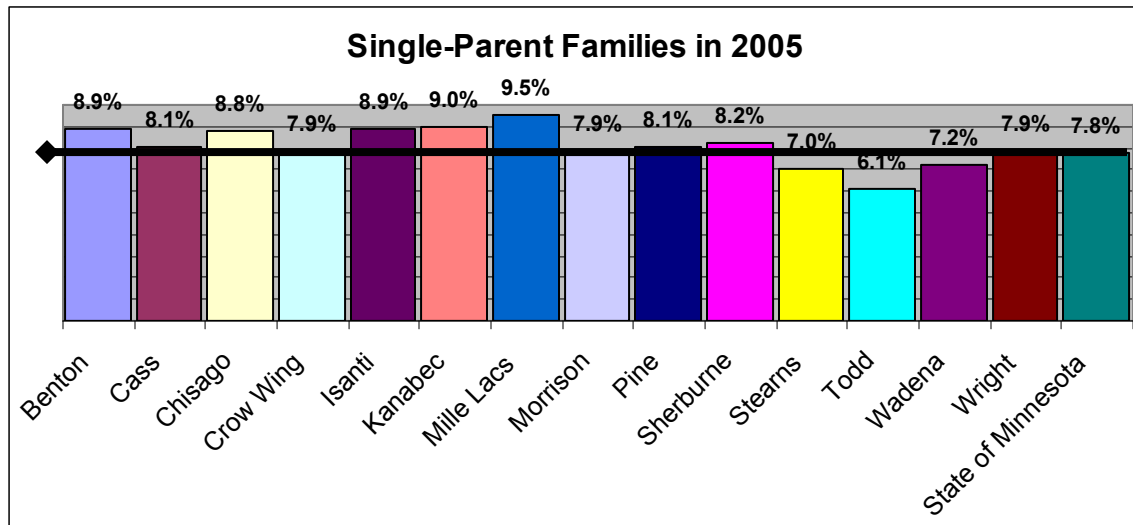
2000 US Census Bureau, 2006 Center For Rural Policy and Development

Wadena County falls under the state percentage. Every other county except Chisago, which equals the state average, is over the state percentage. Morrison County has the highest percentage of elderly living below the poverty line at 19 percent, which is over twice the percentage of the state followed by Benton, Cass and Wright Counties at 13 percent.

The tables indicate the Central Region has a higher percentage of families, children and elderly living below the poverty line. Poverty is one of the root causes of homelessness. Eliminating poverty would be a key to ending homelessness in the Central Region.

Generally, counties that have a higher percentage of families living below the poverty line, also have higher percentages of single-parent families. This is true of the Central Region. The table indicates the majority of counties have a higher percentage of single-parent families. Programs focused on supporting single-parent families would be an effective tool to reduce homelessness in the Central Region.

Table 4: Single-Parent Families in 2005



Minnesota State Demotableer, 2005 Rural Policy and Development Council

The high percentage of families utilizing services such as reduced school lunches, food stamps and WIC are good indicators of poverty. With the higher percentages of children and families living below the poverty line, these families need to utilize other forms of assistance. The next table shows the percentage of students who are eligible for Free or Reduced Lunches, the average number of households using food stamps and the number of WIC participants.

Table 5: Service Utilization

	% of students eligible to receive Free or Reduced Lunches	Average # of HH using Food Stamps	Number of WIC Participants
Benton	26%	696	1,818
Cass	54%	1,032	2,428
Chisago	20%	618	1,652
Crow Wing	35%	1,256	3,025
Isanti	26%	515	1,762
Kanabec	36%	398	896
Mille Lacs	30%	544	1,555
Morrison	38%	578	1,800
Pine	42%	828	1,386
Sherburne	14%	665	2,930
Stearns	28%	2,355	4,854
Todd	55%	606	1,369
Wadena	53%	486	794
Wright	17%	1,116	3,628
State of Minnesota	30%	NA	NA

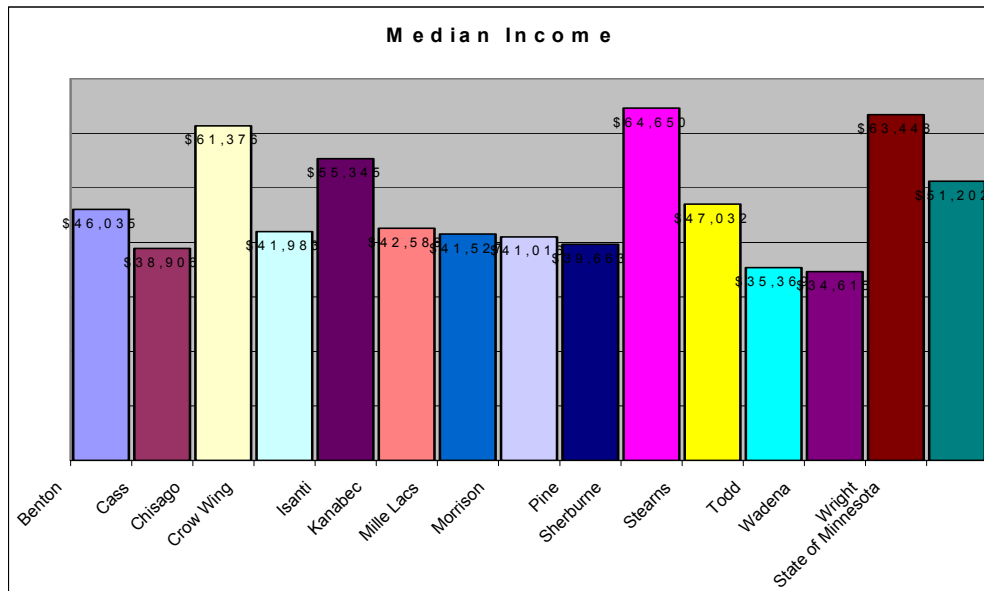
Minnesota Department of Health, 2006 MN County Health Tables

Over half of the students in Cass, Todd and Wadena county are eligible for free or reduced lunches. The largest number of households utilizing food stamps are located in Stearns County (2,355). The lowest number of households are in Kanabec County (398). However, examining only the number of families utilizing these services can be misleading. To create a more realistic picture, the number of households versus the number of people utilizing these services must be compared. When this is done, the largest percentage of people using food stamps are located in Cass, Wadena, Pine and Kanabec counties. The third column of data is the number of WIC participants.

Median Income

The following table shows the median incomes in the Central Region. (See Map C)

Table 6: Median Income

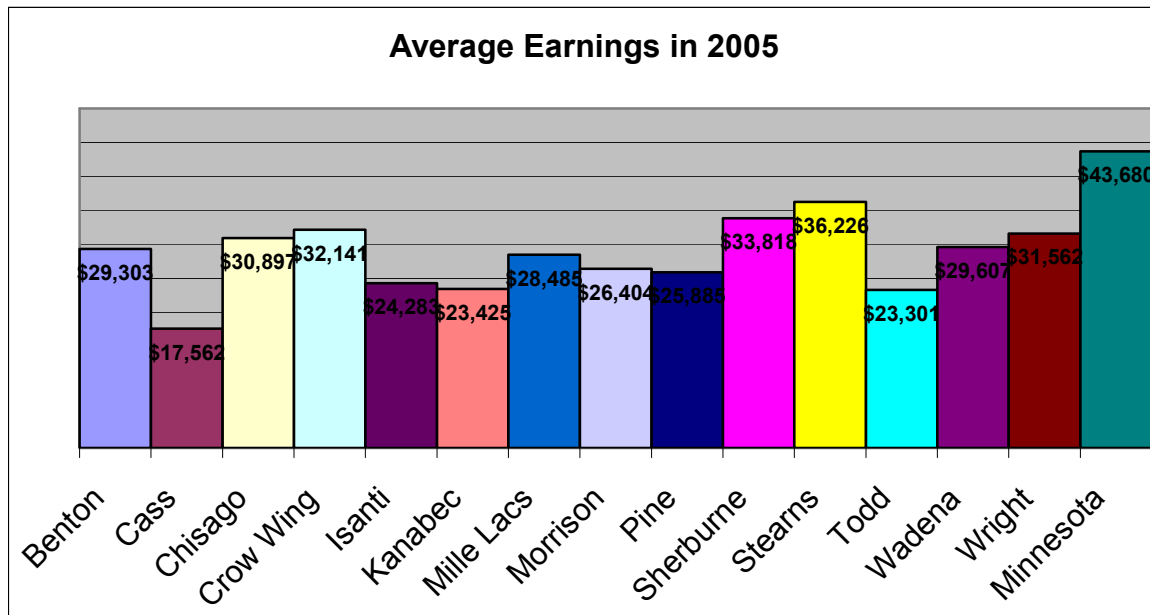


US Census Bureau, 2006 Center for Rural Policy and Development

The average annual income for the State of Minnesota is \$51,202. The four counties of Chisago, Isanti, Sherburne and Wright have a higher average annual income. The other counties are lower than the average at about \$35,000 annual income. The counties with the higher average annual income are located closer to the metro area.

The next table examines average earnings in 2005. Average earnings are the actual wages workers make, as opposed to income, which includes both earned income (such as wages) and unearned income (such as interest and dividends). This table examines the wages of individuals in each county.

Table 7: Average Earnings in 2005



US Department of Commerce/Bureau of Economic Analysis/2006 Center for Rural Policy and Development

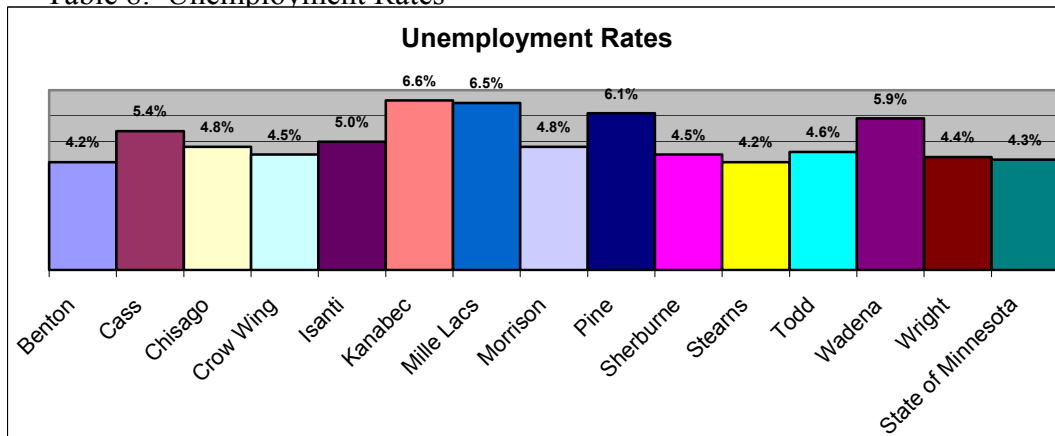
The average earnings in Minnesota are \$43,680. All fourteen counties are lower than the average. Workers in both Cass and Todd Counties are earning under half of the state average. The lower than average incomes and earnings contribute to a family or individual's inability to rent or purchase adequate, safe housing.

Employment

Unemployment Rates

The following table is a breakdown of unemployment rates in each county.

Table 8: Unemployment Rates



2007 Department of Employment and Economic Development

Benton and Stearns Counties are the only counties that have a lower unemployment rate than the State of Minnesota. Kanabec County has the highest unemployment rate at 6.6 percent, followed by Mille Lacs County at 6.5 percent and then Pine County at 6.1 percent. As mentioned earlier, higher rates of unemployment along with insufficient wages contribute to rural homelessness.

Industry Wages

The next table lists the annual wages for industries throughout the region. Industries located in the Central Region pay less than the state average. The largest wage disparity is in the Financial Activities Sector with a difference of \$31,750. The Education and Health Services industry is the only one to pay more in annual wages.

Table 9: Annual Wages Per Industry

Annual Wages Per Industry Versus Minnesota Annual Wages Per Industry

	Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation, Utilities	Information	Financial Activities	Professional and Business Services	Education and Health Services	Leisure and Hospitality
Benton	\$32,448	\$39,416	\$42,588	\$28,600	\$41,496	\$24,284	\$33,176	\$25,116	\$9,516
Cass	\$20,800	\$30,004	\$25,272	\$21,112	\$21,684	\$23,608	\$24,596	\$28,548	\$13,260
Chisago	\$30,992	\$49,140	\$38,116	\$25,688	\$29,588	\$27,612	\$22,152	\$38,220	\$9,152
Crow Wing	\$24,596	\$41,288	\$36,868	\$24,752	\$37,960	\$38,740	\$35,828	\$33,904	\$12,324
Isanti	\$20,488	\$33,748	\$41,600	\$24,752	\$24,648	\$43,680	\$36,608	\$33,228	\$9,984
Kanabec	\$38,012	\$43,992	\$32,812	\$18,876	\$26,676	\$35,360	\$21,112	\$32,816	\$8,580
Mille Lacs	\$27,664	\$35,048	\$29,692	\$21,216	\$34,892	\$33,748	\$30,680	\$26,832	\$10,088
Morrison	\$21,996	\$38,636	\$32,708	\$24,492	\$26,260	\$31,304	\$28,912	\$29,224	\$8,580
Pine	\$23,764	\$24,128	\$32,126	\$21,580	\$30,368	\$30,524	\$20,904	\$21,684	\$11,076
Sherburne	\$33,072	\$37,908	\$45,188	\$34,476	\$45,448	\$37,648	\$40,664	\$33,384	\$9,932
Stearns	\$26,780	\$43,368	\$39,000	\$27,040	\$37,180	\$41,756	\$28,184	\$43,628	\$10,660
Todd	\$18,460	\$30,992	\$35,932	\$20,956	\$24,648	\$32,084	\$21,216	\$27,820	\$7,228
Wadena	\$22,620	\$25,792	\$27,612	\$28,652	\$33,020	\$31,304	\$18,564	\$32,448	\$9,152
Wright	\$20,124	\$44,252	\$40,456	\$30,992	\$37,492	\$33,124	\$32,864	\$31,772	\$10,452
Counties Average	\$25,844	\$36,979	\$35,712	\$25,227	\$32,240	\$33,198	\$28,247	\$45,616	\$9,999
State of Minnesota	\$34,632	\$48,048	\$50,284	\$37,336	\$55,588	\$64,948	\$55,432	\$39,260	\$16,016

2006 Department of Employment and Economic Development, QCEW Data Tool

The following information is derived from the 2006 Department of Economic and Employment Development and a report from the National Low Income Housing Coalition entitled, "Out of Reach." (7) For every county, the 2006 Out of Reach report shows what an individual would need to make hourly in order to afford a Fair Market Rate rental unit. This is known as the "housing wage." In the following examples, the housing wage for each county is listed and compared to the average hourly wage in each industry above (the annual wages listed above are divided by 2,080 to determine the hourly wage). The two wages are then compared and the industries with an hourly wage lower than the housing wage are listed below.

Benton County = \$11.18

The following employees working in these field(s) would on the average not make enough to afford a two- bedroom apartment:

- Leisure and Hospitality

Cass County = \$9.98

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Leisure and Hospitality

Chisago County = \$16.50

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Natural Resources
- Trade, Transportation and Utilities
- Information
- Financial Activities
- Professional and Business Services
- Leisure and Hospitality
- Other Services

Crow Wing County = \$11.37

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Leisure and Hospitality
- Other Services

Isanti County = \$16.50

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Natural Resources
- Construction
- Trade, Transportation and Utilities
- Information
- Education and Health Services

- Leisure and Hospitality
- Other Services

Kanabec County = \$12.00

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Trade, Transportation and Utilities
- Professional and Business Services
- Education and Health Services
- Leisure and Hospitality
- Other Services

Mille Lacs County = \$11.35

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Trade, Transportation and Utilities
- Leisure and Hospitality
- Other Services

Morrison County = \$10.25

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Leisure and Hospitality
- Other Services

Pine County = \$11.17

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Trade, Transportation and Utilities
- Professional and Business Services
- Education and Health Services
- Leisure and Hospitality
- Other Services

Sherburne County = \$16.50

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Natural Resources and Mining
- Education and Health Services
- Leisure and Hospitality
- Other Services

Stearns County = \$11.19

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Leisure and Hospitality
- Other Services

Todd County = **\$9.98**

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Leisure and Hospitality
- Natural Resources and Mining
- Other Services

Wadena County = **\$9.98**

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Leisure and Hospitality
- Professional and Business Services
- Other Services

Wright County = **\$16.50**

The following employees working in these field(s) would on the average not make enough to afford a two-bedroom apartment:

- Natural Resources
- Trade, Transportation and Utilities
- Financial Activities
- Professional and Business Services
- Education and Health Services
- Leisure and Hospitality
- Other Services

Several industries do not provide sufficient wages to afford a two-bedroom apartment. High housing costs and insufficient wages contribute to homelessness in the Central Region.

Cost of Living

The cost of living, which includes housing, is very expensive when compared to local wages. The following information from a report entitled, “The Cost of Living in Minnesota, 2006” breaks down the cost of living for single-parent families and married couples with children. The report examines both the annual and hourly rate families would need to earn to cover their monthly costs. These costs are then compared to hourly wages in the Healthcare, Production, Food Preparation, Transportation, Sales, Farming and the Installation fields (a comprehensive list of jobs under each field can be found in Appendix A). This information is available by regions only. See the following page.

The first region is 7E, which includes Chisago, Isanti, Kanabec, Mille Lacs and Pine Counties.

Cost of Living Region 7E

Monthly Basic Needs Budgets by Family Size

	One Adult, One Child	2 Adults, 2 Children, 2 Full Time Workers
Monthly Total/Basic Needs	\$3,107.00	\$4,484.00
Annual Income	\$37,284.00	\$53,808.00
Needed Hourly Wage	\$17.93	\$12.94/each

Median Wages-Healthcare Support Occupations	
Median Wage	Number of Employees
\$11.89	2,290

Median Wages-Production Occupations	
Median Wage	Number of Employees
\$14.04	3,380

Median Wages-Food Preparation and Serving Related Occupations	
Median Wage	Number of Employees
\$8.33	5,070

Median Wages-Transportation and Material Moving Occupations	
Median Wage	Number of Employees
\$13.34	2,740

Median Wages-Sales and Related Occupation	
Median Wage	Number of Employees
\$9.73	4,550

Median Wages-Farming, Fishing and Forestry Occupations	
Median Wage	Number of Employees
\$10.95	100

Median Wages-Installation, Maintenance, and Repair Occupations	
Median Wage	Number of Employees
\$16.54	1,370

According to this table, the average adult with one child would not be able to cover their basic needs if employed in the following fields: Healthcare, Food Preparation, Sales, Installation, Production, Transportation and Farming. There are a total of 19,500 employees in these fields. Taking into account the median wage only represents 50 percent of the employees; there would be at least 9,750 individuals who could not cover their basic monthly costs.

According to this table, the average two adults, who have full-time jobs and two children would not be able to afford their basic needs if both parties were employed in the following fields: Healthcare, Food Preparation, Sales and Farming fields. Given the fact that this is only the median, which represents only 50 percent of the employees, there would be at least 6,005 families who could not cover their basic monthly costs with these incomes.

The second region is 7W, which includes Benton, Sherburne, Stearns and Wright Counties.

Cost of Living Region 7W		
Monthly Basic Needs Budgets by Family Size		
	One Adult, One Child	2 Adults, 2 Children, 2 Full Time Workers
Monthly Total/Basic Needs	\$2,906.00	\$4,199.00
Annual Income	\$34,872.00	\$50,388.00
Needed Hourly Wage	\$16.77	\$12.12/each

Median Wages-Healthcare Support Occupations	
Median Wage	Number of Employees
\$12.01	4,260

Median Wages-Production Occupations	
Median Wage	Number of Employees
\$14.48	18,010

Median Wages-Food Preparation and Serving Related Occupations	
Median Wage	Number of Employees
\$8.59	15,390

Median Wages-Transportation and Material Moving Occupations	
Median Wage	Number of Employees
\$13.53	12,160

Median Wages-Sales and Related Occupation	
Median Wage	Number of Employees
\$10.82	17,300

Median Wages-Farming, Fishing and Forestry Occupations	
Median Wage	Number of Employees
\$11.20	200

Median Wages-Installation, Maintenance, and Repair Occupations	
Median Wage	Number of Employees
\$19.03	5,310

According to this table, the average adult with one child would not be able to afford their basic needs if employed in the following fields: Healthcare, Food Preparation, Sales, Production, Transportation and Farming. There are a total of 72,630 employees in these fields. Taking into account the median wage only represents 50 percent of the employees; there would be at least 36,315 individuals who could not cover their basic monthly costs.

According to this table, the average two adults, who have full-time jobs and two children would not be able to afford their basic needs if both parties were employed in the following fields: Healthcare, Food Preparation, Sales and Farming fields. Again, this only represents 50 percent of the employees, so at least 18,575 families could not cover their basic monthly costs with these incomes.

The third region is 5, which includes Cass, Crow Wing, Morrison, Todd and Wadena Counties.

Cost of Living Region 5		
Monthly Basic Needs Budgets by Family Size		
	One Adult, One Child	2 Adults, 2 Children, 2 Full Time Workers
Monthly Total/Basic Needs	\$2,540.00	\$3,731.00
Annual Income	\$30,478.00	\$44,775.00
Needed Hourly Wage	\$14.65	\$10.77/Each

Median Wages-Healthcare Support Occupations	
Median Wage	Number of Employees
\$10.99	2,200

Median Wages-Production Occupations	
Median Wage	Number of Employees
\$13.33	6,600

Median Wages-Food Preparation and Serving Related Occupations	
Median Wage	Number of Employees
\$8.57	6,600

Median Wages-Transportation and Material Moving Occupations	
Median Wage	Number of Employees
\$12.80	4,050

Median Wages-Sales and Related Occupation	
Median Wage	Number of Employees
\$10.05	6,420

Median Wages-Farming, Fishing and Forestry Occupations	
Median Wage	Number of Employees
\$14.94	130

Median Wages-Installation, Maintenance, and Repair Occupations	
Median Wage	Number of Employees
\$18.10	2,290

According to this table, an average adult with one child would not be able to afford their basic needs if employed in the following fields: Healthcare, Food Preparation, Sales, Production and Transportation. There are a total of 28,290 employees in these fields. Taking into account the median wage only represents 50 percent of the employees; there would be at least 14,145 individuals who could not cover their basic monthly costs.

According to this table, the average two adults, who have full-time jobs and two children would not be able to afford their basic needs if both parties were employed in the following fields: Food Preparation and Sales fields. There would be at least 6,510 families who could not cover their basic monthly costs.

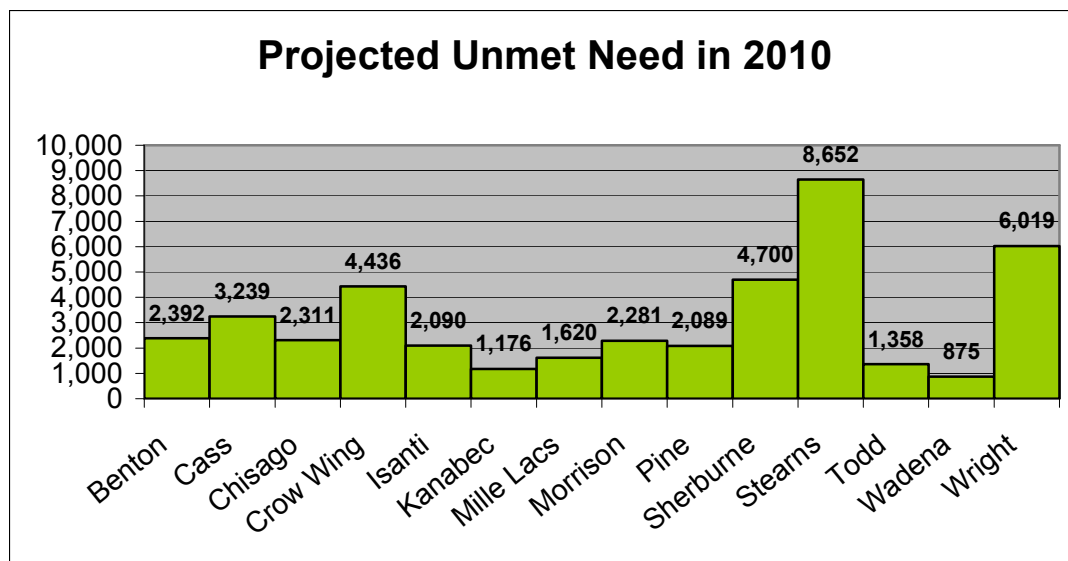
Affordable Housing

“Little available or affordable housing in the area.”
Survey Respondent

Projected Need for Affordable Housing

According to a study entitled, “The Next Decade of Housing in Minnesota,” there will be thousands of low-income families who will need affordable housing. The table below shows the number of affordable units that will be needed in the year 2010.

Table 10: Projected Unmet Need



“The Next Decade In Housing In Minnesota” BBC Research and Consulting, 2003

The largest number of households needing affordable housing will be in Stearns County with 8,652 followed by Wright County with 6,019 and Sherburne County at 4,700.

Current Housing Stock

The housing stock in the Central Region is very old and does not have adequate kitchen and/or bathroom facilities. Often times, the homes are overcrowded. The next table examines the percentage of housing units in this condition.

Table 11: Current Housing Stock Conditions

Counties	Overcrowded	Without Complete Kitchen Facilities	Without Complete Plumbing Facilities
Benton	409	55	41
Cass	639	1,384	277
Chisago	311	140	47
Crow Wing	670	670	234
Isanti	362	12	72
Kanabec	137	411	14
Mille Lacs	209	314	105
Morrison	277	277	277
Pine	461	461	1,996
Sherburne	457	455	46
Stearns	1,006	503	151
Todd	238	476	119
Wadena	1,031	317	63
Wright	127	344	137

2000 US Census Bureau, 2000 Decennial Census

The examination of these unit conditions is imperative when looking at the issue of rural homelessness. Several individuals and/or families live in these conditions but are not considered “homeless” because they do not reside on the streets or in an emergency shelter. (See Maps D and E for housing conditions)

Section 8 Units

Affordable housing, both rental and owner-occupied, is needed in the Central Region. The rental units are subsidized to help allow low-income households and/or individuals afford rent. Several of these units are in jeopardy of losing their Section 8 subsidy and becoming market rate units. If this subsidy fails to exist, these units will no longer be affordable to low-income renters. The following table shows the number of units that will be expiring in 2007, 2008 and 2009.

Table 12: Section 8 Units

Multifamily and Section 8 Contracts Due			
	2007	2008	2009-2013
Benton	13	0	13
Cass	0	0	0
Chisago	0	0	14
Crow Wing	30	0	17
Isanti	0	41	59
Kanabec	0	0	0
Mille Lacs	0	0	15
Morrison	0	0	38
Pine	0	0	5
Sherburne	0	0	31
Stearns	1	1	29
Todd	0	31	13
Wadena	0	0	20
Wright	0	0	0

2000 US Census Bureau, 2000 Decennial Census

Referencing the table above, in 2008, there are 73 units of affordable multi-family units in jeopardy of losing Section 8 Subsidy. This year, there are 44 units in jeopardy of losing Section 8 subsidy. Preservation of these affordable units is critical in the battle against rural homelessness.

Cost-Burdened Households

The next section looks at Cost Burdened Households. According to HUD, a household has a “housing cost burden” if it spends 30 percent or more of its income on housing costs. A household is labeled “severe housing cost burden” if it spends 50 percent or more of its income on housing. The following table breaks down the percentage of cost-burdened renters in each county.

Table 13: Percentages of Cost-Burdened Households

“Affordable housing-working people can’t afford rent on local wages.”
Survey Respondent

Percentage of Cost Burdened Households		Percentage of Severely Cost Burdened Households	
Benton	43%	Benton	19%
Cass	39%	Cass	19%
Chisago	42%	Chisago	19%
Crow Wing	42%	Crow Wing	21%
Isanti	44%	Isanti	17%
Kanabec	40%	Kanabec	17%
Mille Lacs	43%	Mille Lacs	21%
Morrison	40%	Morrison	18%
Pine	40%	Pine	18%
Sherburne	17%	Sherburne	2%
Stearns	40%	Stearns	17%
Todd	36%	Todd	17%
Wadena	35%	Wadena	16%
Wright	40%	Wright	16%

2000 US Census Bureau, *Comprehensive Housing Affordability Strategy Special Tabulation*

Isanti County has the largest percentage of cost-burdened renters followed by Benton, Chisago and Crow Wing Counties. Mille Lacs and Crow Wing Counties have the largest percentage of severely cost-burdened households. The large percent of cost-burdened renters demonstrate the need for more affordable rental units.

Affordable Housing Needs for Rental Units

The following information is taken from the “2006 Out of Reach Report,” from the National Low Income Housing Coalition ⁽⁷⁾ and focuses on the cost of renting. All examples are based on a two-bedroom unit.

Benton County

- Fair Market Rent (FMR) = \$582
- Annual Income Needed to Afford FMR = \$23,280
- Percent of Area Median Income to afford FMR = 38%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 73
- Full Time Jobs needed to afford FMR = 1.8

Cass County

- Fair Market Rent (FMR) = \$519
- Annual Income Needed to Afford (FMR) = \$20,760
- Percent of Area Median Income to afford FMR = 43%

- Number of Hours Need to Work a Week at minimum wage to afford FMR = 65
- Full Time Jobs needed to afford FMR = 1.6

Chisago County

- Fair Market Rent (FMR) = \$858
- Annual Income Needed to Afford (FMR) = \$34,320
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 107
- Full Time Jobs needed to afford FMR = 2.7

Crow Wing County

- Fair Market Rent (FMR) = \$591
- Annual Income Needed to Afford (FMR) = \$23,640
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 74
- Full Time Jobs needed to afford FMR = 1.8

Isanti County

- Fair Market Rent (FMR) = \$858
- Annual Income Needed to Afford (FMR) = \$34,320
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 107
- Full Time Jobs needed to afford FMR = 2.7

Kanabec County

- Fair Market Rent (FMR) = \$624
- Annual Income Needed to Afford (FMR) = \$24,960
- Percent of Area Median Income to afford FMR = 48%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 78
- Full Time Jobs needed to afford FMR = 2

Mille Lacs County

- Fair Market Rent (FMR) = \$590
- Annual Income Needed to Afford (FMR) = \$23,600
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 74
- Full Time Jobs needed to afford FMR = 1.8

Morrison County

Fair Market Rent (FMR) = \$533

- Annual Income Needed to Afford (FMR) = \$21,320
- Percent of Area Median Income to afford FMR = 40%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 67
- Full Time Jobs needed to afford FMR = 1.7

Pine County

- Fair Market Rent (FMR) = \$581
- Annual Income Needed to Afford (FMR) = \$23,240
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 73
- Full Time Jobs needed to afford FMR = 1.8

Sherburne County

- Fair Market Rent (FMR) = \$858
- Annual Income Needed to Afford (FMR) = \$34,320
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 107
- Full Time Jobs needed to afford FMR = 2.7

Stearns County

- Fair Market Rent (FMR) = \$582
- Annual Income Needed to Afford (FMR) = \$23,280
- Percent of Area Median Income to afford FMR = 38%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 73
- Full Time Jobs needed to afford FMR = 1.8

Todd County

- Fair Market Rent (FMR) = \$519
- Annual Income Needed to Afford (FMR) = \$20,760
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 65
- Full Time Jobs needed to afford FMR = 1.6

Wadena County

- Fair Market Rent (FMR) = \$519
- Annual Income Needed to Afford (FMR) = \$20,760
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 65
- Full Time Jobs needed to afford FMR = 1.6

Wright County

- Fair Market Rent (FMR) = \$858
- Annual Income Needed to Afford (FMR) = \$34,320
- Percent of Area Median Income to afford FMR = 44%
- Number of Hours Need to Work a Week at minimum wage to afford FMR = 107
- Full Time Jobs needed to afford FMR = 2.7

Affordable Housing Needs for Owner-Occupied

The following information is taken from the Minnesota Housing Partnership report on affordable housing for Minnesota Counties. The wage information was taken from the Department of Employment and Economic Development.

Benton County

- A household would need to earn \$46,806 to afford a median priced home .

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources and Mining	Construction	Manufacturing	Trade, Transportation, Utilities	Information	Financial Activities	Professional and Business Services	Education and Health Services	Leisure and Hospitality
\$32,448	\$39,416	\$42,588	\$28,600	\$41,496	\$24,284	\$33,176	\$25,116	\$9,516

Other statistics include:

- Between 1990 and 2000 home prices rose 44% while incomes rose 17%
- 16% of homeowners pay more than 30% of their household income on housing
- 5% of homeowners pay more than 50% of their household income on housing

Cass County

- A household would need to earn \$46,282 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$20,800	\$30,004	\$25,272	\$21,112	\$21,684	\$23,608	\$24,596	\$28,548	\$13,260

Other statistics include:

- Between 1990 and 2000 home prices rose 64% while incomes rose 36%
- 21% of homeowners pay more than 30% of their household income on housing
- 8% of homeowners pay more than 50% of their household income on housing

Chisago County

- A household would need to earn \$65,757 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$30,992	\$49,140	\$38,116	\$25,688	\$29,588	\$27,612	\$22,152	\$38,220	\$9,152

Other statistics include:

- Between 1990 and 2000 home prices rose 46% while incomes rose 24%
- 23% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

Crow Wing County

- A household would need to earn \$45,095 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$24,596	\$41,288	\$36,868	\$24,752	\$37,960	\$38,740	\$35,828	\$33,904	\$12,324

Other statistics include:

- Between 1990 and 2000 home prices rose 63% while incomes rose 26%
- 17% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

Isanti County

- A household would need to earn \$55,188 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$20,488	\$33,748	\$41,600	\$24,752	\$24,648	\$43,680	\$36,608	\$33,228	\$9,984

Other statistics include:

- Between 1990 and 2000 home prices rose 48% while incomes rose 19%
- 22% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

Kanabec County

- A household would need to earn \$45,634 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$38,012	\$43,992	\$32,812	\$18,876	\$26,676	\$35,360	\$21,112	\$32,816	\$8,580

Other statistics include:

- Between 1990 and 2000 home prices rose 64% while incomes rose 27%
- 18% of homeowners pay more than 30% of their household income on housing
- 5% of homeowners pay more than 50% of their household income on housing

Mille Lacs County

- A household would need to earn \$47,535 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$27,664	\$35,048	\$29,692	\$21,216	\$34,892	\$33,748	\$30,680	\$26,832	\$10,088

Other statistics include:

- Between 1990 and 2000 home prices rose 61% while incomes rose 21%
- 20% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

Morrison County

- A household would need to earn \$38,789 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$21,996	\$38,636	\$32,708	\$24,492	\$26,260	\$31,304	\$28,912	\$29,224	\$8,580

Other statistics include:

- Between 1990 and 2000 home prices rose 38% while incomes rose 25%
- 16% of homeowners pay more than 30% of their household income on housing
- 5% of homeowners pay more than 50% of their household income on housing

Pine County

- A household would need to earn \$40,215 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$23,764	\$24,128	\$32,126	\$21,580	\$30,368	\$30,524	\$20,904	\$21,684	\$11,076

Other statistics include:

- Between 1990 and 2000 home prices rose 71% while incomes rose 31%
- 17% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

Sherburne County

- A household would need to earn \$61,162 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$33,072	\$37,908	\$45,188	\$34,476	\$45,448	\$37,648	\$40,664	\$33,384	\$9,932

Other statistics include:

- Between 1990 and 2000 home prices rose 48% while incomes rose 19%
- 34% of homeowners pay more than 30% of their household income on housing
- 10% of homeowners pay more than 50% of their household income on housing

Stearns County

- A household would need to earn \$47,662 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$26,780	\$43,368	\$39,000	\$27,040	\$37,180	\$41,756	\$28,184	\$43,628	\$10,660

Other statistics include:

- Between 1990 and 2000 home prices rose 32% while incomes rose 15%
- 27% of homeowners pay more than 30% of their household income on housing
- 7% of homeowners pay more than 50% of their household income on housing

Todd County

- A household would need to earn \$27,737 to afford a median priced home.

The table below shows the average annual wage in Natural Resources, Trade, Professional and Leisure and Hospitality is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$18,460	\$30,992	\$35,932	\$20,956	\$24,648	\$32,084	\$21,216	\$27,820	\$7,228

Other statistics include:

- Between 1990 and 2000 home prices rose 64% while incomes rose 28%
- 17% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

Wadena County

- A household would need to earn \$25,431 to afford a median priced home.

The table below shows the average annual wage in Natural Resources, Professional and Leisure and Hospitality is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$22,620	\$25,792	\$27,612	\$28,652	\$33,020	\$31,304	\$18,564	\$32,448	\$9,152

Other statistics include:

- Between 1990 and 2000 home prices rose 17% while incomes rose 32%
- 16% of homeowners pay more than 30% of their household income on housing
- 5% of homeowners pay more than 50% of their household income on housing

Wright County

- A household would need to earn \$62,889 to afford a median priced home.

The table below shows the average annual wage in each industry is not sufficient to buy a home in that county.

Natural Resources/Mining	Construction	Manufacturing	Trade, Trans.	Information	Financial Activities	Professional/Business Services	Education/Health Services	Leisure/Hospitality
\$20,124	\$44,252	\$40,456	\$30,992	\$37,492	\$33,124	\$32,864	\$31,772	\$10,452

Other statistics include:

- Between 1990 and 2000 home prices rose 48% while incomes rose 20%
- 30% of homeowners pay more than 30% of their household income on housing
- 6% of homeowners pay more than 50% of their household income on housing

To end homelessness in the Central Region, efforts need to focus on the creation of affordable housing units, both rental and single-family, an increase in local wages and the preservation of affordable units.

Medical Care

“Distances to medical services and county services can be great.” *Survey Respondent*

The Minnesota Department of Health published a Health Workforce Analysis Report that examined the demographics of healthcare providers. ⁽⁸⁾ This report showed a huge disparity between the percentages of rural versus metro area providers. According to the analysis, 87 percent of specialists are located in the metro area versus 13 percent in rural areas. Seventy three percent of primary care physicians are located in the metro area versus 27 percent in rural areas. Only 31 percent of dentists are located in rural areas. ⁽⁸⁾

Information concerning the number of physicians per 10,000 residents was available for each county. When examining these numbers, the appropriate number of doctors per 10,000 residents should be between 25 and 35. Take for example in both Hennepin and Ramsey Counties; there are 35 and 29 physicians per 10,000 residents respectively.

- Benton County, .08 doctor per 10,000 residents
- Cass County, 5.9 doctors per 10,000 residents
- Chisago, 13.5 doctors per 10,000 residents
- Crow Wing, 19.7 doctors per 10,000 residents
- Isanti, 15.8 doctors per 10,000 residents
- Kanabec, 9.2 physicians per 10,000 residents
- Mille Lacs, 13.2 physicians per 10,000 residents
- Morrison, 8.8 physicians per 10,000 residents
- Pine, 5.3 physicians per 10,000 residents
- Sherburne, 4.5 physicians per 10,000 residents
- Stearns, 30.2 physicians per 10,000 residents
- Todd, 2.5 physicians per 10,000 residents
- Wadena, 20.1 physicians per 10,000 residents
- Wright, 8.1 physicians per 10,000 residents

2007 Center for Rural Policy and Development

The only county to have an adequate number of doctors per 10,000 people is in Stearns County. In other more rural counties, people may need to drive great distances to receive medical services. If an individual and/or family are homeless, chances of having transportation to receive medical attention will be minute.

According to a study conducted by the Wilder Research Center, entitled, “Homeless In Minnesota 2003,” the “top physical health problem was tooth or gum problems (45%), one in five adults had dental problems for which they had not received care. This proportion was larger outside the Twin Cities Metropolitan area.” Also, 59 percent reported they had a current dental problem that needed attention. ⁽⁹⁾ The National Rural Health Association in a report entitled, “Meeting Oral Health Care Needs in Rural America” report the following disparities in oral health care in rural areas: ⁽¹⁰⁾

- Rural adults are significantly more likely than non-rural adults to have untreated dental decay (32.6% versus 25.7%)
- Rural residents are less likely than their urban counterparts to have dental insurance
- Higher Rates of Poverty-low-income status prevents many people from seeking and obtaining oral healthcare
- Lack of adequate transportation
- Larger percentage of elderly population
- Geographic isolation-people need to travel further to obtain dental care
- Acute provider shortages-three quarters of the nation's Dental Health Shortage Area are in rural America

The following is the number of dentists per 10,000 residents per county. Both Hennepin and Ramsey County have 6 and 6.9 dentists per 10,000 residents respectively.

- Benton County, 2 dentists per 10,000 residents
- Cass County, 3 dentists per 10,000 residents
- Chisago, 3 dentists per 10,000 residents
- Crow Wing, 5 dentists per 10,000 residents
- Isanti 2 dentists per 10,000 residents
- Kanabec 3 dentists per 10,000 residents
- Mille Lacs 2 dentists per 10,000 residents
- Morrison, 2 dentists per 10,000 residents
- Pine, 1 dentist per 10,000 residents
- Sherburne, 1 dentist per 10,000 residents
- Stearns, 4 dentists per 10,000 residents
- Todd, 3 dentists per 10,000 residents
- Wadena, 1 dentist per 10,000 residents
- Wright, 2 dentists per 10,000 residents

2003 Minnesota Department of Health Report/2006 Center for Rural Policy and Development

Dental issues are of great concern to homeless individuals and/or families. Several homeless people will not receive the proper dental care because of a lack of transportation and/or a lack of dental insurance.

In the fourteen counties, there are only three Federally Qualified Health Centers. These Centers are located in Cass and Mille Lacs Counties, both on the reservation. These Centers support primary health care services to medically underserved, disadvantaged and high-risk, hard-to-reach populations. These three centers are also the only ones that provide the following programs: 1) Community Health Center Program, 2) Health Care for the Homeless Program and 3) Public Housing Primary Care Program. (See Map G)

Uninsured Population

The next table examines Health Insurance Coverage for Minnesota Counties. The numbers are from the 2000 US Census Bureau, so they may be conservative when compared to 2007 numbers.

Table 14: Uninsured Population

Counties	Number Uninsured	Percent Uninsured	Under age 18 uninsured	Percent Uninsured
Benton	28,899	8%	501	6%
Cass	4,119	15%	795	12%
Chisago	3,222	8%	659	6%
Crow Wing	5,407	10%	1,032	8%
Isanti	2,432	8%	449	5%
Kanabec	1,663	11%	326	8%
Mille Lacs	2,359	10%	439	8%
Morrison	3,807	12%	875	10%
Pine	3,445	13%	639	10%
Sherburne	5,245	8%	1,176	6%
Stearns	10,602	8%	1,863	6%
Todd	3,627	15%	723	12%
Wadena	1,741	13%	357	11%
Wright	6,859	7%	1,433	5%

2000 US Census Bureau, Model-Based Small Area Health Insurance Estimates for Counties and States

“I frequently get calls from people without health insurance that need money for medicine and transportation to the hospital.”
Survey Respondent

“Insurance premiums too costly for average and low wage population.”
Survey Respondent

Chemical Dependency Issues

Chemical dependency is a serious issue in rural Minnesota. “Although it was once thought to be a more urban issue, some rural communities are witnessing increased substance abuse and the issues associated with it.” ⁽¹¹⁾ The methamphetamine problem has hit rural Minnesota very hard. The use of inhalants or met amphetamines is higher in rural areas than in metro areas. According to a study done by the Housing Assistance Council entitled, “Formulas for Success: Housing Plus Services in Rural America,” there are many barriers in providing appropriate care for people experiencing substance abuse in rural areas: ⁽¹²⁾

- Rural areas depend on hospitals rather than treatment centers more often for substance abuse, which leads to less specialized care for clients
- Rural counties offer fewer mental health services compared to metro areas
- Stigma for rural residents who do seek care
- Large distances between residents, hospitals, treatment centers and other medical facilities

According to the Wilder Report entitled, “Homeless In Minnesota: 2003,” substance abuse was a major factor in homelessness. ⁽¹³⁾ According to the report:

- One of every four homeless men and 14% of homeless women had recently been told they had an alcohol abuse disorder
- 16% had been diagnosed with a drug abuse disorder
- 25% of all homeless adults had a drug or alcohol abuse disorder
- 49% of men and 29% of women had lived in a drug or alcohol treatment facility within the past two years

Mental Health Issues

“Access to mental health services in medically underserved areas.” *Survey Respondent*

The Rural Health Advisory Committee examined state and national information on rural mental health and primary care. ⁽¹⁴⁾ The findings are as follows:

- Rural primary care providers are seeing an increase in mental/behavioral health issues in their clinics

- The shortage of rural mental health provider's results in long waits for appointments and long travel to obtain specialty care
- The cost of mental health care and the complexity of the payment system are barriers for patients seeking care
- A stigma about mental/behavioral health problems is a barrier to care, especially in rural areas
- Rural primary care practitioners would like more education on managing mental/behavioral health

"Mental health services- psychiatric care, difficult for people to get into counseling in a timely manner."
Survey Respondent

According to the Minnesota Department of Health Workforce Analysis: ⁽¹⁴⁾

- There are 70 primary care physicians for every 100,000 rural Minnesotan compare to 120 primary care physicians for every 100,000 residents in urban areas
- There are 4.5 psychiatrist for every 100,000 people in rural Minnesota
- A total of 19 child psychiatrists practice outside the Twin Cities seven-county metro area

Several counties in the Central Region have been federally designated as a MHPSA (Mental Health Professional Shortage Area) according to the National Health Services Corporation. ⁽¹⁴⁾ Only Wright County does not have this designation. A rural physician was quoted as saying, "Too often help is a car ride away-without gasoline." There is less incentive for rural health clinics to offer mental health services because these clinics are only able to recover about 50 percent of the costs for mental health services. ⁽¹⁴⁾

A survey was given to primary care providers in rural Minnesota, which included doctors, nurse practitioners and physician's assistants to measure the issues concerning healthcare. A summary of the main points included: ⁽¹⁴⁾

- The majority of respondents have observed an increase in mental/behavioral related issues among patients in the past two to three years
- Most respondents do not routinely screen their patients for mental/behavioral health issues
- Rural primary care providers are most likely to refer rather than treat patients with complex mental conditions such as schizophrenia, bipolar disorder and substance abuse. They were most likely to treat depression and anxiety
- Long waits and travel times for appointments, a shortage of emergency services, and mental health professional workforce shortages are barriers to access for rural Minnesotans in need of mental or behavioral health services
- The majority of respondents would like to receive more education/training in mental/behavioral health
- Substance abuse was the mental/behavioral issue respondents mentioned most often as a concern
- Sixty percent of respondents reported an increase in the proportion of patients presenting with mental/behavioral issues in their clinics.
- Half of the providers reported that their patients had to travel, on an average, more than 40 miles for treatment

- More than half of the providers said emergency mental/behavioral health services are not available within their community

In the same survey, hospital staff was asked the following question, “What is the greatest challenge for patients from your community in obtaining mental/behavioral health services?” The responses were as follows: ⁽¹⁴⁾

- Wait time for appointments. A nurse practitioner from southwestern Minnesota wrote: “Waiting two to three months for these consults is insufficient, unacceptable care. This is my greatest challenge.”
- Shortage of mental/behavioral health providers. A lack of child psychiatrists and psychologist are just a few of the issues.
- Cost of insurance and coverage issues. According to a physician’s assistant, “Patients who need a psychiatric service either can’t afford it or refuse to go.”
- Stigma. According to a nurse practitioner, “Stigma still exists that a mental health diagnosis is a sign of weakness.”

Youth

“Very few services across the board for homeless youth. Especially if they are under 18 with no parent or legal guardian.” *Survey Respondent*

For rural Minnesota, youth homelessness also looks different than homeless youths in the metro area. A Study entitled, “Homeless Youth in Minnesota,” points out some of these differences. In Greater Minnesota, homeless youth are more likely: ⁽¹⁵⁾

- To have been homeless less than one month (51%)
- To report that money from parents was their main source of income in October (30%)
- To report prior stays in foster homes, group homes, or other residential facilities (73%) as well as correctional facilities (47%)
- To have been sexually abused (32%)
- To feel that they now need to see a professional about a mental health problem (30%)
- To report having been hit on the head so hard that they lost consciousness or saw stars (36%)
- To consider themselves chemically dependent (18%)
- To report that if they wanted to return home, their parent or guardian would allow them to do so (80%)
- To have regular contact with a trusted adult (86%)

According to the Wilder Research Center's Report, "Homeless in Minnesota: A Closer Look-Youth and Adults on Their Own," ⁽¹⁶⁾ found there are between 12,600 and 22,500 youth under the age of 18 who are homeless during one year in Minnesota and an additional estimate of between 500 and 1,200 youth who are between the ages of 18 and 20.

There are several issues that contribute to youth homelessness. A few of these issues are examined in the next tables. The issues examined are out-of-home placements, juvenile arrests, high school drop out rates and births to teen mothers.

Out-of-Home Placements

According to the above mentioned report, "Seventy-one percent of homeless youth have experienced an out-of-home placement with 53 percent of them being in foster care placement." ⁽¹⁶⁾

Table 15: Out-of-Home Placements

Out-of-home Placements in 2004			
Benton	11.3	Morrison	9.2
Cass	23.2	Pine	18.3
Chisago	11.5	Sherburne	7.4
Crow Wing	15.7	Stearns	7.2
Isanti	11.9	Todd	10.6
Kanabec	11	Wadena	14.9
Mille Lacs	16.7	Wright	5

Minnesota Department of Human Services, Children's Services /2006 Center for Rural Policy and Development

Cass County had the highest rate with 23.2 children removed from their home in 2004, followed by Pine at 18.3 then Wadena at 14.9.

Juvenile Arrests

Youth leaving juvenile detention centers or involved in crimes have been linked to the problems of youth homelessness. Below is a table of juvenile arrests per counties in 2004. Mille Lacs had the highest number of arrests at 149 followed by Pine at 126 and Wright County at 113.

Table 16: Juvenile Arrests

Juvenile Arrests in 2004			
Benton	37	Morrison	33
Cass	82	Pine	126
Chisago	88	Sherburne	88
Crow Wing	99	Stearns	89
Isanti	39	Todd	47
Kanabec	90	Wadena	57
Mille Lacs	149	Wright	113

High School Dropout Rates

Cass had the highest dropout rate at 5 percent followed by Kanabec and then Pine County.

Table 17: High School Dropout Rates

High School Dropout Rates, 2005			
Benton	0%	Morrison	2%
Cass	5%	Pine	4%
Chisago	1%	Sherburne	1%
Crow Wing	2%	Stearns	1%
Isanti	2%	Todd	1%
Kanabec	4%	Wadena	1%
Mille Lacs	2%	Wright	1%

Minnesota Department of Education/2006 Center for Rural Policy and Development

Births to Teen Mothers

And lastly, births to teen mothers. The highest number again was in Cass County followed by Pine and then Crow Wing County. According to the same report, “One in six homeless youth have a child of their own, this number has risen since 2000.” ⁽¹⁶⁾

Table 18: Births to Teen Mothers

Births to Teen Mothers, 2002-2004			
Benton	35.6	Morrison	25.6
Cass	46.1	Pine	40.4
Chisago	26.6	Sherburne	18.8
Crow Wing	33.6	Stearns	18.5
Isanti	27.5	Todd	34
Kanabec	30.8	Wadena	33
Mille Lacs	31	Wright	20.4

Minnesota Department of Health, Center for Health Statistics/2006 Center for Rural Policy and Development

Domestic Violence

“No emergency shelters-nearest homeless shelters are Duluth, St. Cloud or the Metro Area.” *Survey Respondent*

“One in three homeless women in Minnesota are homeless at least in part due to domestic violence.” The Wilder Research Study showed there are issues surrounding domestic violence in rural Minnesota. According to the Minnesota Women’s Rural Advocacy Program, rural battered women face unique barriers in receiving the help they need.

Some of these barriers include: ⁽¹⁷⁾

- May not have access to phone service
- No public transportation exists
- Police and medical response may take hours
- Fewer resources available
- Extreme weather conditions, snow, cold
- Hunting weapons are prevalent in the home
- Traveling to a “big city” may be intimidating

An evaluation of Minnesota’s Shelter Programs was conducted in March 2001. The study recommended a statistical formula to estimate the demand for shelter beds. This formula was used to establish a need in the Central Region. According to the formula, a county with a population of 100,000 needs at least 17 beds. The population of all 14 counties was combined and as a result, there is a need for 119 beds. However, according to the Housing Inventory Table used in the Exhibit One, there are only 64 beds. (please see Appendix C) This number is not even half of what we should have in our region. Also, the only shelters physically located in the fourteen counties are in St. Cloud, Mille Lacs and Brainerd. Though women can utilize shelters outside of the counties, there are challenges to have to relocate outside of your home county. (See Map H for Shelter Coverage)

Transportation

“Lack of reliable public transportation to major labor market areas.” *Survey Respondent*

Transportation is a serious concern in rural Minnesota. Not only is there not public transit, the cost of gas, car insurance and basic car maintenance is too expensive for many individuals and families. Sometimes a choice between food and gas must be made. There is no public transit available in Pine, Kanabec, Cass and Todd Counties.

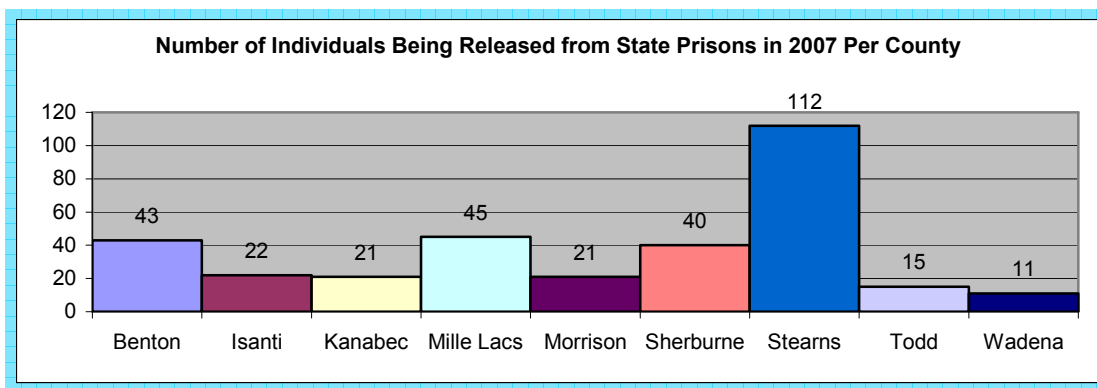
Ex-Offenders

“Single men are entering society from jails and prisons with not a lot of hope for jobs and housing.” *Survey Respondent*

According to information obtained from the Minnesota Department of Correction, there will be a total of 330 people released from state prisons into nine counties in 2007. The following table shows the number of people being released in these nine counties. Information was not available for all fourteen counties.

Table 19: Number of Individuals Being Released from State Prisons

Department of Corrections, 2007



These numbers do not include people being discharged from local jails. According to a report entitled, “Homelessness and Prison Re-Entry,” from the National Alliance to End Homelessness reports people being discharged from state prisons and/or local jails are susceptible to becoming homeless. Some other facts include: ⁽¹⁸⁾

- More than 10 percent of those coming in and out of prisons and jails are homeless in the months before their incarceration. For those with a mental illness, the rates are even higher-about 20 percent
- 49 percent of homeless adults have reportedly spent five or more days in a city or county jail over their lifetimes and 18 percent have been incarcerated in a state or federal prison

More local statistics are found in the report entitled, “Overview of Homelessness in Minnesota, 2006” from Wilder Research. This report found: ⁽¹⁹⁾

- Almost half of homeless adults have been in jail or prison at some time in their life
- Ex-offenders were more likely to have been in foster care at some time
- Ex-offenders were twice as likely to serve in the military

- Ex-offenders on average spent about twice as many nights in October outside or in places not intended for habitation
- Over one half were homeless then they entered the correctional facility

There are no current numbers on how many offenders are discharged from county facilities into homelessness, however, according to the above-mentioned report, “Twelve percent of homeless adults had been released from corrections facilities in the last year. Of those, 73 percent were released from county jails.” The 330 individuals being released is probably a small number when compared to the number of offenders being released from county jails.

Veterans

“1 in 4 homeless men are military veterans, and one-third of homeless veterans served in a combat zone. Homeless veterans have high rates of mental and physical health problems.”
(20)

According to the same report, homeless veterans have special physical and mental health issues as well. Homeless male veterans are more likely than other homeless males to have considered suicide or attempted suicide, they are more likely to have a mental illness and/or a chemical dependency problem or have a chronic health condition. Also, in Greater Minnesota, there was a higher rate of homeless veterans (28%) than in the metro area at (22%).

In 2007, the Veteran’s Administration Homeless Outreach Worker reports there were 912 encounters with homeless veterans. Out of these encounters, 320 were unduplicated encounters. Out of these veterans, 27 were not eligible for assistance and 21 were enrolled in some type of program.

Foreclosures

“The number of mortgage foreclosures in greater Minnesota is nearly twice as large as previously reported according to a new report from the Greater MN Housing Fund. Experts say the study reveals an invisible epidemic that’s affecting every corner of the state and they predict the problem will get worse.” *MN Public Radio, August 15, 2007*

A report published by the Greater MN Housing Fund and Housing Link, entitled “Foreclosures in Greater Minnesota,” illustrates the seriousness of the foreclosure problem in the fourteen county region. The following is an excerpt from that report:

Many Greater Minnesota counties are experiencing a tremendous increase in foreclosures.

For all Greater Minnesota counties, there was a 48% increase in the number of foreclosures between 2005 and 2006. If 2007 projections hold true, there will be a 91% increase in foreclosures between 2006 and 2007, resulting in a total of over 15,000 foreclosures between 2005 and 2007.

Particularly notable are counties that are experiencing both a high number and high rate of foreclosures, including Wright, Sherburne, Chisago, Isanti, and Pine Counties. If patterns over the last two years continue into 2007, these five counties will account for nearly 30% of all foreclosures in Greater Minnesota while containing only 13% of the total number of households.

All of these counties are located in the fourteen county area. The next table shows the number of sheriff’s sales and the increase of these sales from 2005 to 2006. This table is also from the GMHF/Housing Link report:

Table 20: Foreclosure/Sheriffs Sales

County	2005 Sheriff's Sales	2006 Sheriff's Sales	05-06 Total Sheriff's Sales	05-06 Percent Change	05-06 Number Change	Q1 2007 Sheriff's Sales	2007 Sheriff's Sales ¹ (Projected)	06-07 Percent Change (Projected)
Benton	36	98	134	172%	62	38	181	85%
Cass	33	78	111	136%	45	28	133	71%
Chisago	108	172	280	59%	64	113	538	213%
Crow Wing*								
Isanti	80	196	276	145%	116	87	414	111%
Kanabec	35	64	99	83%	29	39	186	191%
Mille Lacs	61	103	164	69%	42	41	195	89%
Morrison	52	77	129	48%	25	37	176	129%
Pine	84	116	200	38%	32	62	295	154%
Sherburne	210	341	551	62%	131	133	633	86%
Stearns	136	219	355	61%	83	99	471	115%
Todd	36	48	84	33%	12	23	110	129%
Wadena	23	7	30	-70%	-16	5	24	243%
Wright*						151	719	

This is particularly concerning when in rural Minnesota; a house is considered a person’s largest asset.

Central Continuum Gaps Analysis

In preparation for this plan, a gaps analysis was conducted to determine the largest gaps in services, housing and underserved populations. A survey was conducted at local meetings to service providers and community members throughout the 14 county-area. All fourteen counties were covered through the survey. Please see Appendix B for a complete list of meetings attended. The survey asked three questions: 1) What is the largest service gap, 2) What is the largest housing gap, and lastly, 3) What is the largest population gap. The analysis determined the following gaps to be the largest in the 14 county-area. In the services area, transportation was the largest need, followed by case management and then employment services. In the housing area, transitional housing was the largest need followed by the need for more affordable housing and then a need for emergency shelters. Felons were the largest underserved population, followed by youth and then families.

According to the 2007 Housing Inventory Table, which is required in the Exhibit One application for HUD funding, Central has a large unmet need in emergency, transitional and permanent housing beds, for both individuals and families. (Please see Appendix C for the entire table.) According to this table, there are no emergency shelter beds for youth. And an additional need for at least 62 additional shelter beds. For transitional housing, there is a need for an additional 62 beds. For permanent housing, there is a need for an additional 122 beds. The largest need being for family beds. The housing inventory table is only one way to measure the needs for beds and is based on the Point In Time Count and organizations that utilize the HMIS system. Because the Point In Time count may not accurately portray the number of rural homeless and not all service providers utilize HMIS; the number of needed beds may be very conservative.

Central Continuum of Care's Response to Homelessness

The Central Continuum of Care has been very successful in leveraging dollars to end homelessness. The Central COC has not only created new units for the homeless, but have created more services as well. Since 2000, the Central Continuum of Care has secured \$6.7 million dollars to end homelessness in the 14 counties. The following is a breakdown of HUD funding and leveraged funding secured for each county since 2001.

Table 21: County Totals/HUD Funding

County Totals			
	Total HUD Funding	Leveraged Funds	Totals
Benton	\$400,564.75	\$291,408.89	\$691,973.64
Cass	\$164,439.00	\$933,541.14	\$1,097,980.14
Chisago	\$238,401.20	\$272,687.74	\$511,088.94
Crow Wing	\$40,439.00	\$87,031.14	\$127,470.14
Isanti	\$238,401.20	\$272,687.74	\$511,088.94
Kanabec	\$238,401.20	\$272,687.74	\$511,088.94
Mille Lacs	\$904,098.20	\$1,638,216.70	\$2,542,314.90
Morrison	\$308,317.00	\$803,758.00	\$1,112,075.00

Pine	\$238,401.20	\$272,687.74	\$511,088.94
Sherburne	\$400,564.75	\$291,408.89	\$691,973.64
Stearns	\$1,818,217.70	\$1,216,770.80	\$3,034,988.50
Todd	\$40,439.00	\$87,031.14	\$127,470.14
Wadena	\$40,439.00	\$87,031.14	\$127,470.14
Wright	\$400,465.75	\$291,408.89	\$691,874.64
St. Cloud	\$472,551.00	\$308,454.00	\$781,005.00
Totals	\$5,944,139.95	\$7,126,811.69	\$13,070,951.64

The number of units developed with HUD Funding through the Central Continuum of Care since 2001:

- Transitional Units: 96 units
- Permanent Supportive Housing Units: 75 units
- Supportive Services: Has served over 137 families and individuals

The Central COC continues to support programs that provide services to the most needy of families and individuals.

Five Goals of the Ten Year Plan

The Central Continuum of Care committee members authored the action steps, partners and the benchmarks for each of the following goals.

- **Goal One: Prevent Homelessness**
- **Goal Two: Provide Coordinated Outreach**
- **Goal Three: Develop Housing Opportunities**
- **Goal Four: Improve Service Delivery**
- **Goal Five: Build Capacity for Self-Support**

These goals are as follows:

Goal One: Prevent Homelessness

Action Step One:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Improve Discharging Policies 	<ul style="list-style-type: none"> ▪ Central MN Re-Entry Project ▪ Housing and Urban Development ▪ Local Housing and Redevelopment Authority 	<ul style="list-style-type: none"> ▪ Create 100 permanent supportive housing units for persons leaving incarceration ▪ Create transitional units for youth leaving out of home placements. ▪ Create 500 Bridges vouchers for person that need hospitalization for mental health

		<ul style="list-style-type: none"> ▪ Increase the number of chemical dependency halfway houses and transitional units to 250
Action Step Two:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Increase housing subsidies and other income subsidies 	<ul style="list-style-type: none"> ▪ Local Housing and Redevelopment Authorities ▪ Housing and Urban Development ▪ Low Income Heat and Energy Assistance Program 	<ul style="list-style-type: none"> ▪ Eliminate waiting lists/no wait more than 30 days ▪ Create rental and income subsidies for all special populations including felons, youth, families, individuals and veterans ▪ Create increased energy assistance grants to eliminate eviction due to utility shutoff
Action Step Three:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Eliminate loss of job/work hours due to inadequate healthcare coverage or sick pay 	<ul style="list-style-type: none"> ▪ State and Federal Agencies 	<ul style="list-style-type: none"> ▪ Ensure all employees have adequate health care coverage and ability to be treated without the loss of a job ▪ Identify and treat mental health issues-adequate health care coverage to treat all mental health issues
Action Step Four:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Increase earned incomes to livable wages 	<ul style="list-style-type: none"> ▪ DEED ▪ State and Federal Agencies 	<ul style="list-style-type: none"> ▪ Increase opportunities for full time employment at livable wages ▪ Increase job skills training and vocation rehabilitation options ▪ Create incentives for employers to create jobs ▪ Create financial aid for felons seeking job skills training ▪ Create workforce centers that cover the entire 14 county region

Goal Two: Provide Coordinated Outreach

Action Step One:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Create a homeless outreach worker position for each rural county with 	<ul style="list-style-type: none"> ▪ MN Department of Human Services ▪ Faith Communities ▪ Local Foundations 	<ul style="list-style-type: none"> ▪ Establish funding for three additional outreach workers within the 14 county Continuum of Care to perform outreach, engagement and individual assessments,

<p>transportation</p> <ul style="list-style-type: none"> Identify worker's home base Identify resources Identify funding Locate transportation Create job description for each county Begin position 	<p>Government</p> <ul style="list-style-type: none"> State County City Reservations School Districts <p>CAP Agencies</p> <ul style="list-style-type: none"> Bi-CAP Tri-CAP TCC Lakes and Pines Ottertail-Wadena Wright County 	<p>and to identify and network with local service providers</p> <ul style="list-style-type: none"> 2008-meet with partners to determine responsibilities and contributions 2010-all rural counties have outreach workers 2013-assess progress using 2012 Wilder Homeless Survey data, point in time counts, housing inventory and the 2010 Census Data
Action Step Two:	Partners:	Benchmarks:
<ul style="list-style-type: none"> Create a "Project Connect" in Stearns County. 	<ul style="list-style-type: none"> MN Workforce Center Stearns, Benton and Sherburne Counties School Departments Catholic Charities Salvation Army MN Housing Coalition Private and Public landlords St. Cloud Police Department 	<ul style="list-style-type: none"> Eliminate waiting lists/no wait more than 30 days Create subsidies for all special populations including felons, youth, families, individuals and veterans Create adequate energy assistance grants to eliminate eviction due to utility shutoff
Action Step Three:	Partners:	Benchmarks:
<ul style="list-style-type: none"> Expand the Homeless Resource Center, which currently addresses the immediate needs of both the sheltered and unsheltered homeless population in the St. Cloud Area 	<ul style="list-style-type: none"> MN Workforce Center Faith Communities Homeless People Advocates Community Volunteers Community Providers Community Agencies Counties 	<ul style="list-style-type: none"> Secure funding to expand the services available at the Homeless Resource Center to include assistance available for resume writing, employment search, practice interviews, and housing search Provide staff that are aware of the employment and housing resources that are available to the area homeless

Goal Three: Develop Housing Opportunities

Action Step One:	Partners:	Benchmarks:
<ul style="list-style-type: none"> Preserve current stock of affordable and supportive housing, create 640 new housing opportunities for youth, singles, and families with children over the ten year period combined with the supportive services people need to maintain housing stability 	<ul style="list-style-type: none"> Federal Government State Government County Government Corporation for Supportive Housing Central MN Re-Entry Project Nonprofit and For Profit housing developers 	<ul style="list-style-type: none"> Track the gain and loss of affordable and supportive Identify funding sources to preserve current affordable and supportive housing Create permanent supportive housing for persons leaving incarceration Mille Lacs Reservation Supportive Housing Development
Action Step Two:	Partners:	Benchmarks:
<ul style="list-style-type: none"> Develop and maintain good landlord relationships to enhance capacity for utilizing existing private housing market 	<ul style="list-style-type: none"> Local landlords Local Service Provider Prisoner Re-Entry Committee Housing and Redevelopment Authorities 	<ul style="list-style-type: none"> Support and replicate the Mora Landlord Seminar Create additional felon friendly landlords in rental market

Action Step Three:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Increase the number of housing case managers available to work with homeless families, individuals and at-risk youth 	<ul style="list-style-type: none"> ▪ Department of Human Services ▪ Mental Health Centers 	<ul style="list-style-type: none"> ▪ Three new case managers
Action Step Four:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Track and effectively communicate vacancies in existing affordable and supportive housing for youth, singles and families 	<ul style="list-style-type: none"> ▪ United Way ▪ Housing Link ▪ Wilder Foundation 	<ul style="list-style-type: none"> ▪ Create a housing inventory

Goal Four: Improve Service Delivery

Action Step One:	Partners:	Benchmarks:
<p>Provide shelter options:</p> <ul style="list-style-type: none"> ▪ Identify model ▪ Identify location ▪ Identify funding source ▪ Hire staff ▪ Open shelter 	<ul style="list-style-type: none"> ▪ Faith communities lead effort <p>Government</p> <ul style="list-style-type: none"> ▪ State ▪ County ▪ City ▪ Reservations ▪ School Districts <p>CAP Agencies</p> <ul style="list-style-type: none"> ▪ Bi-CAP ▪ Tri-CAP ▪ TCC ▪ Lakes and Pines ▪ Ottertail-Wadena ▪ Wright County 	<ul style="list-style-type: none"> ▪ 2008-establish leader from faith community ▪ 2009-open two shelter programs ▪ 2010-additional shelter programs as identified will be operational ▪ 2013-assess progress using 2012 Wilder Homeless Survey data, point in time counts, housing inventory and 2010 Census Data
Action Step Two:	Partners:	Benchmarks:
<p>Establish car donation program:</p> <ul style="list-style-type: none"> ▪ Identify potential donors ▪ Create guidelines ▪ Recruit mechanics ▪ Identify home base 	<ul style="list-style-type: none"> ▪ Communities Investing in Families (CIF) ▪ United Way 	<ul style="list-style-type: none"> ▪ 2010-program extended to 10 counties ▪ 2013-all 14 counties have access to a car donation program ▪ 2013-assess progress using 2012 Wilder homeless Survey data, point in time counts, housing inventory and 2010 Census Data

<ul style="list-style-type: none"> Identify recipients 		
Action Step Three:	Partners:	Benchmarks:
<p>Establish a car loan program:</p> <ul style="list-style-type: none"> Identify funding source Identify home base Create guidelines Identify recipients 	<ul style="list-style-type: none"> Communities Investing in Families (CIF) United Way 	<ul style="list-style-type: none"> 2015-expand capacity to meet need in all 14 counties 2013-assess progress using 2012 Wilder homeless Survey data, point in time counts, housing inventory and 2010 Census Data
Action Step Four:	Partners:	Benchmarks:
<p>Provide supportive services through shelter, transitional and permanent supportive housing:</p> <ul style="list-style-type: none"> Evaluate existing services including population specific services Identify services needed, e.g. transportation Develop job position/description for service navigator Identify funding Develop protocols and procedures to connect clients to housing and services Create network/working relationships Begin serving clients 	<ul style="list-style-type: none"> Department of Human Services Non-profit service providers County Veteran Service Officers Reservations 	<ul style="list-style-type: none"> 2008-state staff will present map of existing programs, funding and need 2009-access need for new or expanded services, access funding (DHS Supportive Services Grant) 2013-assess progress using 2012 Wilder homeless Survey data, point in time counts, housing inventory and 2010 Census Data

Goal Five: Build Capacity for Self Support

Action Step One:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Increase individual living skills and support services 	<ul style="list-style-type: none"> ▪ Local service providers ▪ Central Continuum of Care ▪ Legislative representatives ▪ School collaborative 	<ul style="list-style-type: none"> ▪ 2008-2009: Partner with new and existing service providers, stake holders and representatives to discuss needs related to individuals and supporting services for addressing homelessness ▪ 2009-2010: Replicate and increase funding for services ▪ 2010-2011: Increase awareness about available services ▪ 2010-2011: Distribute and disseminate information about services ▪ 2009-2016: A noticeable increase in coverage of services and educational opportunities across the Central Continuum of Care
Action Step Two:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Work with area service providers and employers to connect at risk population with education and employment 	<ul style="list-style-type: none"> ▪ Workforce Centers ▪ School Districts ▪ Stake Holders ▪ Service Providers ▪ Chamber of Commerce ▪ Employers ▪ Economic/Workforce Development Groups 	<ul style="list-style-type: none"> ▪ 2008-2009: Seek funding for additional staff to provide training in existing programs ▪ 2009-2010: Hire more case managers within existing programs to work with at risk populations ▪ 2009-2010: Outreach and train existing employers about the programs ▪ 2010-2016: Case managers will match homeless adults to jobs through the establishment of employer networks. ▪ 2010-2016: Classes offered to assist homeless learn basic job hunting skills in order to obtain gainful employment ▪ 2010-2016: An increase of living wage jobs and a decrease in homelessness by partnerships of employers and service providers to provide employment opportunities for at risk population.
Action Step Three:	Partners:	Benchmarks:
<ul style="list-style-type: none"> ▪ Have localized resource centers to assist homeless and at-risk homeless population with 	<ul style="list-style-type: none"> ▪ Social Services ▪ Entitlement Programs ▪ Employers ▪ Low-Income 	<ul style="list-style-type: none"> ▪ 2008-2009: Assess partners for willingness and capacity to provide host site (jobs, childcare, SSI, SSDI, healthcare, mental health, Rep Payee services, VA forms, Youth Services

self-sufficiency and increase awareness and accessibility to all types of supportive services	<p>Housing</p> <ul style="list-style-type: none"> ▪ Community Action Agencies ▪ People with past or current homelessness ▪ Bankers ▪ Faith Providers ▪ Veterans service officers ▪ Housing providers ▪ Community resources 	<p>and financial literacy classes)</p> <ul style="list-style-type: none"> ▪ 2009-2010: Seek funding for an increase of staff within the 14 county region ▪ 2009-2010: Collect resource and compile and partner with county Homeless Operation Community Connect Resource Day and network with service providers ▪ 2010-2016: Start and operate day centers in each region
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Ten-Year Plan Timeline

Goal One: Prevent Homelessness-Timeline

Action Step One:	Timeline:
Improve Discharging Policies	<u>2008-2018</u> <ul style="list-style-type: none"> ▪ Each year, 10 permanent supportive housing units will be created for persons leaving incarceration ▪ Each year, 10 units of transitional units will be created for youth leaving out of home placements ▪ Each year, 50 Bridges vouchers will be created for persons that need hospitalization for mental health issues ▪ Each year, 25 transitional units will be created for people with chemical dependency issues/half way houses
Action Step Two:	Timeline:
Increase housing subsidies and other income subsidies	<u>2008-2018</u> <ul style="list-style-type: none"> ▪ Each year survey housing providers to measure waiting lists ▪ Each year a report will be authored summarizing the findings ▪ Each year, ten rental and income subsidies will be created for all special populations ▪ Each year, energy assistance grants will be increased by 10%
Action Step Three:	Timeline:
Eliminate loss of job/work hours due to inadequate healthcare coverage or sick pay	<u>2008-2018</u> <ul style="list-style-type: none"> ▪ Increase political pressure surrounding the issue of the uninsured, attend lobbying efforts and/or communicate with local/federal legislators ▪ Each year a report will be authored to determine the progress of these efforts
Action Step Four:	Timeline:
Increase earned incomes to livable wages	<u>2008-2018</u> <ul style="list-style-type: none"> ▪ Create an accessible vocational rehabilitation center, i.e., Workforce Centers, in all fourteen counties ▪ Each year, develop a relationship with three new employers throughout the 14 counties to create jobs for homeless individuals ▪ Each year submit an application for a grant to the Department of Corrections and/or other pertinent sources that would create financial aid for felons seeking job skills will be submitted

	<ul style="list-style-type: none"> ▪ Each year, ensure that each individual that receives homeless assistance and/or support; will also receive job skills training, measured through the Annual Progress Report and/or HMIS ▪ Each year a report will be submitted by this committee on the results of the Annual Progress Reports and HMIS
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Goal Two: Provide Coordinated Outreach

Action Step One:	Timeline:
Create a homeless outreach worker position for each rural county with transportation	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ Meet with partners to determine responsibilities and contributions ▪ Submit report on the responsibilities and contributions to the committee <p><u>2009:</u></p> <ul style="list-style-type: none"> ▪ Establish funding for three additional outreach workers <p><u>2010:</u></p> <ul style="list-style-type: none"> ▪ Establish funding for counties that do not currently have an outreach worker <p><u>2011-2018:</u></p> <ul style="list-style-type: none"> ▪ Assess progress and submit yearly report to committee
Action Step Two:	Timeline:
Create a “Project Connect” in Stearns County.	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ Plan the first project connect <p><u>2009:</u></p> <ul style="list-style-type: none"> ▪ Implement the first project connect <p><u>2010-2018:</u></p> <ul style="list-style-type: none"> ▪ Hold an annual project connect in Stearns County
Action Step Three:	Timeline:
Expand the Homeless Resource Center	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ Secure a funding source to expand the services at the Homeless Resource Center in St. Cloud <p><u>2009:</u></p> <ul style="list-style-type: none"> ▪ Hire new staff to implement the extended services <p><u>2010:</u></p> <ul style="list-style-type: none"> ▪ Examine the need to open a Resource Center in other areas in the fourteen counties <p><u>2011-2018:</u></p> <ul style="list-style-type: none"> ▪ Apply for funding and implement resource centers throughout the fourteen county region

Goal Three: Develop Housing Opportunities

Action Step One:	Timeline:
Preserve current stock of affordable and supportive housing, create 640 new housing opportunities combined with the supportive services people need to maintain housing stability	<u>2008-2018:</u> <ul style="list-style-type: none"> ▪ Each year track the gain and loss of affordable and supportive housing units ▪ Submit a yearly report to committee ▪ Each year identify funding sources to preserve the current housing stock, both affordable and supportive ▪ Each year create 64 units of new housing opportunities coupled with supportive service dollars
Action Step Two:	Timeline:
Develop and maintain good landlord relationships to enhance capacity for utilizing existing private housing market	<u>2008:</u> <ul style="list-style-type: none"> ▪ Identify landlords that will rent to felons and/or people with poor credit and foreclosures ▪ Submit list of landlords to committee ▪ Support the Mora Landlord Seminar with committee participation <u>2009-2018:</u> <ul style="list-style-type: none"> ▪ Identify landlords that will rent to felons and/or people with poor credit and foreclosures ▪ Submit list of landlords to committee ▪ Each year replicate the Mora Landlord Seminar in a new city within the fourteen county region
Action Step Three:	Timeline:
Increase the number of housing case managers available to work with homeless families, individuals and at-risk youth	<u>2008:</u> <ul style="list-style-type: none"> ▪ Identify the number of current housing case managers throughout the fourteen county region <u>2009:</u> <ul style="list-style-type: none"> ▪ Identify the areas (cities/counties) where there is a known gap in case managers ▪ Submit findings to the committee <u>2010-2018:</u> <ul style="list-style-type: none"> ▪ Hire at least three new case managers

Action Step Four:	Timeline:
Track and effectively communicate vacancies in existing affordable and supportive housing for youth, singles and families	<u>2008-2018:</u> <ul style="list-style-type: none"> ▪ Create a housing inventory chart ▪ Annually submit the chart to committee members

Goal Four: Improve Service Delivery

Action Step One:	Timeline:
Provide shelter options: Identify model Identify location Identify funding source Hire staff Open shelter	<u>2008:</u> <ul style="list-style-type: none"> ▪ Establish a list of faith based community organizations ▪ Establish a point person from these organizations ▪ Identify model and location of possible shelters ▪ Determine funding sources <u>2009:</u> <ul style="list-style-type: none"> ▪ Secure funding for an emergency shelter <u>2010:</u> <ul style="list-style-type: none"> ▪ Hire staff ▪ Open Emergency Shelter <u>2011:</u> <ul style="list-style-type: none"> ▪ Secure funding for another emergency shelter <u>2012:</u> <ul style="list-style-type: none"> ▪ Hire staff ▪ Open Emergency Shelter <u>2013-2018:</u> <ul style="list-style-type: none"> ▪ Monitor and submit yearly reports on the progress of the shelters
Action Step Two:	Timeline:
Establish car donation program Identify potential donors Create guidelines Recruit mechanics Identify home base Identify recipients	<u>2008:</u> <ul style="list-style-type: none"> ▪ Identify current car donation programs ▪ Decide the type of program needed ▪ Decide the model for the program ▪ Identify funding sources <u>2009:</u> <ul style="list-style-type: none"> ▪ Develop relationships with car dealerships, body shops and possible volunteers for the program ▪ Submit an application to a funding source to create a car donation program in a county that is not currently being served

	<p><u>2010:2018:</u></p> <ul style="list-style-type: none"> ▪ Develop relationships with car dealerships, body shops and possible volunteers for the program ▪ Submit a yearly application to a funding source to create a car donation program in a county that is not currently being served
Action Step Three:	Timeline:
<p>Establish a car loan program: Identify funding source Identify home base Create guidelines Identify recipients</p>	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ Identify current car loan programs ▪ Decide the type of program needed ▪ Decide the model for the program ▪ Identify funding sources <p><u>2009:</u></p> <ul style="list-style-type: none"> ▪ Develop relationships with lenders and or other sources to help with program ▪ Submit an application to a funding source to create a car loan program in a county that is not currently being served <p><u>2010:2018:</u></p> <ul style="list-style-type: none"> ▪ Develop relationships with lenders and or other sources to help with program ▪ Submit an application to a funding source to create a car loan program in a county that is not currently being served
Action Step Four:	Timeline:
<p>Provide supportive services through shelter, transitional and permanent supportive housing Evaluate existing services including population specific services Identify services needed, e.g. transportation Develop job position/description for service navigator Identify funding Develop protocols and procedures to connect clients to housing and services Create network/working relationships</p>	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ State staff will present map of existing programs, funding and need <p><u>2009:</u></p> <ul style="list-style-type: none"> ▪ Access need for new or expanded services, access funding (DHS Supportive Services Grant) <p><u>2010-2018:</u></p> <ul style="list-style-type: none"> ▪ Submit yearly applications to continue to create new service and or expand existing services ▪ Submit yearly progress report using Wilder Homeless Survey data, Point-In-Time Counts, Housing Inventory Charts and the 2010 Census Data

Goal Five: Build Capacity for Self Support

Action Step One:	Timeline:
Increase individual living skills and support services	<p><u>2008-2009:</u></p> <ul style="list-style-type: none"> ▪ Each year, partner with ten new and/or existing service providers, stake holders and representatives to discuss needs related to individuals and supporting services for addressing homelessness ▪ Author annual report of findings <p><u>2010-2017:</u></p> <ul style="list-style-type: none"> ▪ Each year identify funding sources for the identified needs stated in the 2008-2009 annual report ▪ Each year apply funding for these identified needs in services ▪ Create a resource guide for available services <p><u>2018:</u></p> <ul style="list-style-type: none"> ▪ Distribute final resource guide ▪ Measure the increase of services and educational opportunities across the Central Continuum of Care
Action Step Two:	Timeline:
Work with area service providers and employers to connect at risk population with education and employment	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ Seek funding for additional staff to provide training in existing programs <p><u>2009:</u></p> <ul style="list-style-type: none"> ▪ Submit application for funding ▪ Identify potential employers willing to hire these individuals <p><u>2010-2018:</u></p> <ul style="list-style-type: none"> ▪ Hire case managers to provide these services ▪ Train employers about the programs ▪ Implement classes ▪ Submit annual progress reports
Action Step Three:	Timeline:
Have localized resource centers to assist homeless and at-risk homeless population with self-sufficiency and increase awareness and accessibility to all types of supportive services	<p><u>2008:</u></p> <ul style="list-style-type: none"> ▪ Assess partners for willingness and capacity to provide host site (jobs, childcare, SSI, SSDI, healthcare, mental health, Rep Payee services, VA forms, Youth Services and financial literacy classes) <p><u>2009-2010:</u></p> <ul style="list-style-type: none"> ▪ Seek funding each year for an increase of staff within the 14 county region ▪ Collect resources and compile and partner with county Homeless Operation Community Connect Resource Day and network with service providers <p><u>2011-2018:</u></p> <ul style="list-style-type: none"> ▪ Start and operate day centers in each region

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**Central Continuum of Care
10 Year Plan to End Homelessness in Fourteen Counties
Implementation Plan**

**Central Continuum of Care
Implementation Team**

- Central Continuum of Care Coordinator
- Veterans Administration Outreach Worker
- Lakes and Pines Representative
- Tri-Cap Representative
- Bi-County Cap Representative
- Central MN Re-Entry Representative
- Morrison County HRA
- St. Cloud HRA
- MN Department of Human Services Representative
- Corporation For Supportive Housing Representative
- Minnesota Housing Representative
- County Human Service Representative/each County
- Rural Development Representative
- Central MN Jobs and Training Services Representative
- Lutheran Social Services Representative
- Salvation Army Representative
- Catholic Charities Representative
- New Pathways Representative
- Volunteers of America Representative
- Belle Haven Representative
- Central MN Council on Aging Representative
- Wright County Community Action Council

Executive Committee: Provide overall management of Plan implementation, ensuring timely implementation of action steps, holding partners accountable, making course corrections when necessary and reporting progress annually to the Central Continuum of Care Advisory Committee. The Executive Committee will meet quarterly to review the plan.

Goal Committees: The following committees have been established to author and monitor the goals:

- Prevention-Goal #1
- Coordinated Outreach-Goal #2
- Housing Development-Goal #3
- Service Delivery-Goal #4
- Self-Support-Goal #5

Each committee will submit a quarterly progress report to the Executive Committee for review.

Funding Sources

The following information consists of possible funding resources for the successful completion of each goal.

Goal One: Prevent Homelessness

- Bridges-Rental assistance for person with serious and persistent mental illness waiting for a permanent housing subsidy
- Office of Economic Opportunity-Emergency Food and Shelter Programs
- Office of Economic Opportunity-Crisis Housing Fund-these funds cover housing expenses for persons with a persistent and serious mental illness
- Office of Economic Opportunity-Mental Health Initiative-supports local planning and development of community based services, such as expanded crisis services, housing and housing supports, supported employment and Assertive Community Treatment teams providing intensive case management
- Office of Economic Opportunity-Chemical Health Grants
- Deluxe Corporation Foundation
- SuperVALU Foundation-Hunger Relief Division
- Bush Foundation-Human Services and Health Division
- Grotto Foundation
- Mardag Foundation
- The Sheltering Arms Foundation

Goal Two: Provide Coordinated Outreach

- Office of Economic Opportunity-Community Support Services for Serious and Persistent Mental Illness-provides counties with funds to provide outreach and other services to persons who have a serious and persistent mental illness
- Office of Economic Opportunity-Emergency Food and Shelter Programs
- Office of Economic Opportunity-Mental Health Initiative-supports local planning and development of community based services, such as expanded crisis services, housing and housing supports, supported employment and Assertive Community Treatment teams providing intensive case management
- Office of Economic Opportunity-Chemical Health Grants
- Deluxe Corporation Foundation
- Bush Foundation-Human Services and Health Division
- Grotto Foundation

Goal Three: Develop Housing Opportunities

- Housing Tax Credit Program (HTC)—new or rehabilitation of rental housing
- Housing Trust Fund (HTF) Capital-development, construction, acquisition, preservation and rehabilitation of low-income housing-which includes emergency shelters, transitional housing, permanent rental or permanent supportive housing
- Ending Long-Term Homelessness Initiative Fund-funds for tenant-sponsor-based rental assistance, operating subsidies, acquisition, rehabilitation, development or construction for permanent supportive housing for households experiencing long-term homelessness
- Housing Opportunities for Persons with AIDS-provides funds for rental assistance, construction, rehabilitation housing interventions, emergency assistance and services for persons or families living with HIV/AIDS
- Publicly Owned Housing Program-provides funds for the development, construction, acquisition, and/or rehabilitation, local government units can apply
- Greater MN Housing Fund-provides loans for new construction or rehabilitation of existing affordable housing units, including transitional and permanent supportive housing units
- Office of Economic Opportunity-Emergency Food and Shelter Programs
- United Health Foundation-Economic Opportunity Division
- Grotto Foundation
- The Sheltering Arms Foundation

Goal Four: Improve Service Delivery

- Office of Economic Opportunity-Mental Health Initiative-supports local planning and development of community based services, such as expanded crisis services, housing and housing supports, supported employment and Assertive Community Treatment teams providing intensive case management
- Family Homeless Prevention and Assistance Program Funds
- Bush Foundation-Human Services and Health Division
- Grotto Foundation
- Mardag Foundation

Goal Five: Build Capacity for Self Support

- Office of Economic Opportunity-Mental Health Initiative-supports local planning and development of community based services, such as expanded crisis services, housing and housing supports, supported employment and Assertive Community Treatment teams providing intensive case management
- Family Homeless Prevention and Assistance Program Funds
- 3M Foundation- Health and Human Services Division

- Ameriprise Financial, Inc. Corporate Giving Program
- Qwest Foundation-Human Services Division
- Securian Foundation
- SuperValue Foundation-Workforce Development Division
- United Health Foundation-Economic Opportunity Division
- Otto Bremer Foundation
- Bush Foundation-Human Services and Health Division
- Grotto Foundation

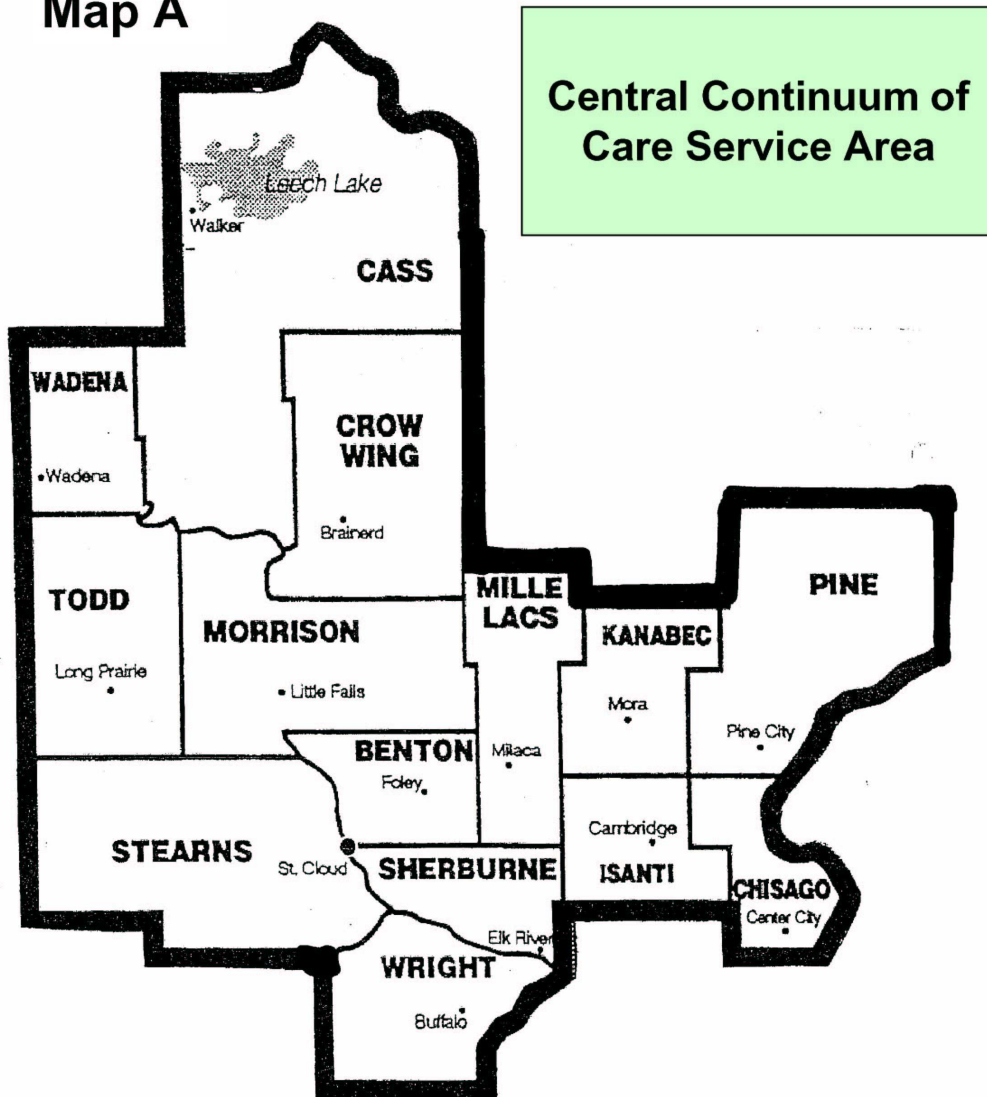
Appendix List

Appendix A: Maps Detailing Gaps in Service.....64

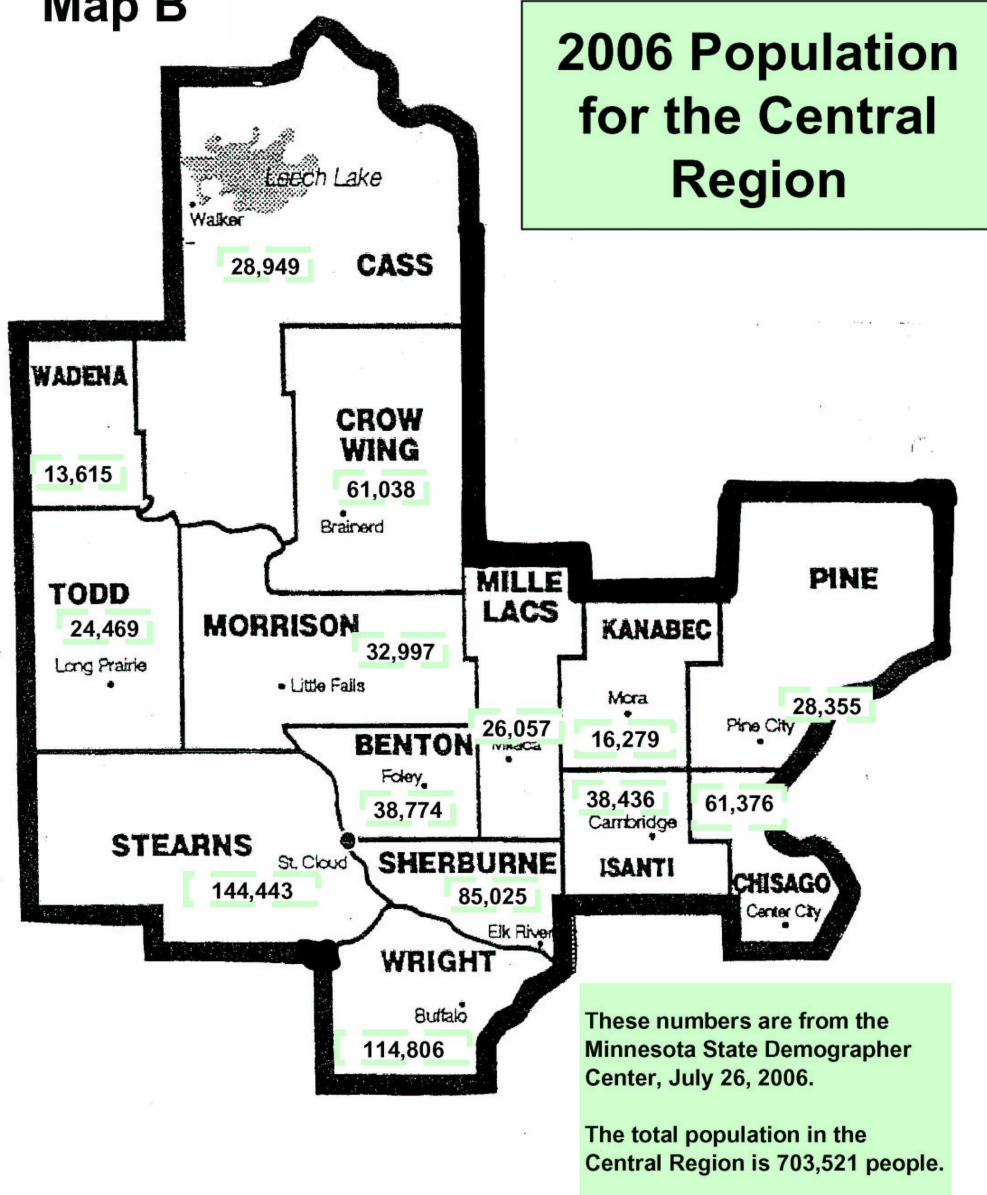
- Map A: Central Continuum of Care Service Area
- Map B: 2006 Population of the Central Region
- Map C: Median Income for the Central Region
- Map D: Over Crowded Units in the Central Region
- Map E: Number of units lacking complete Kitchen and Plumbing Facilities
- Map F: Federally Qualified Health Centers
- Map G: Domestic Violence Shelter Beds

Appendix B: Meetings Attended for Gaps Analysis.....71

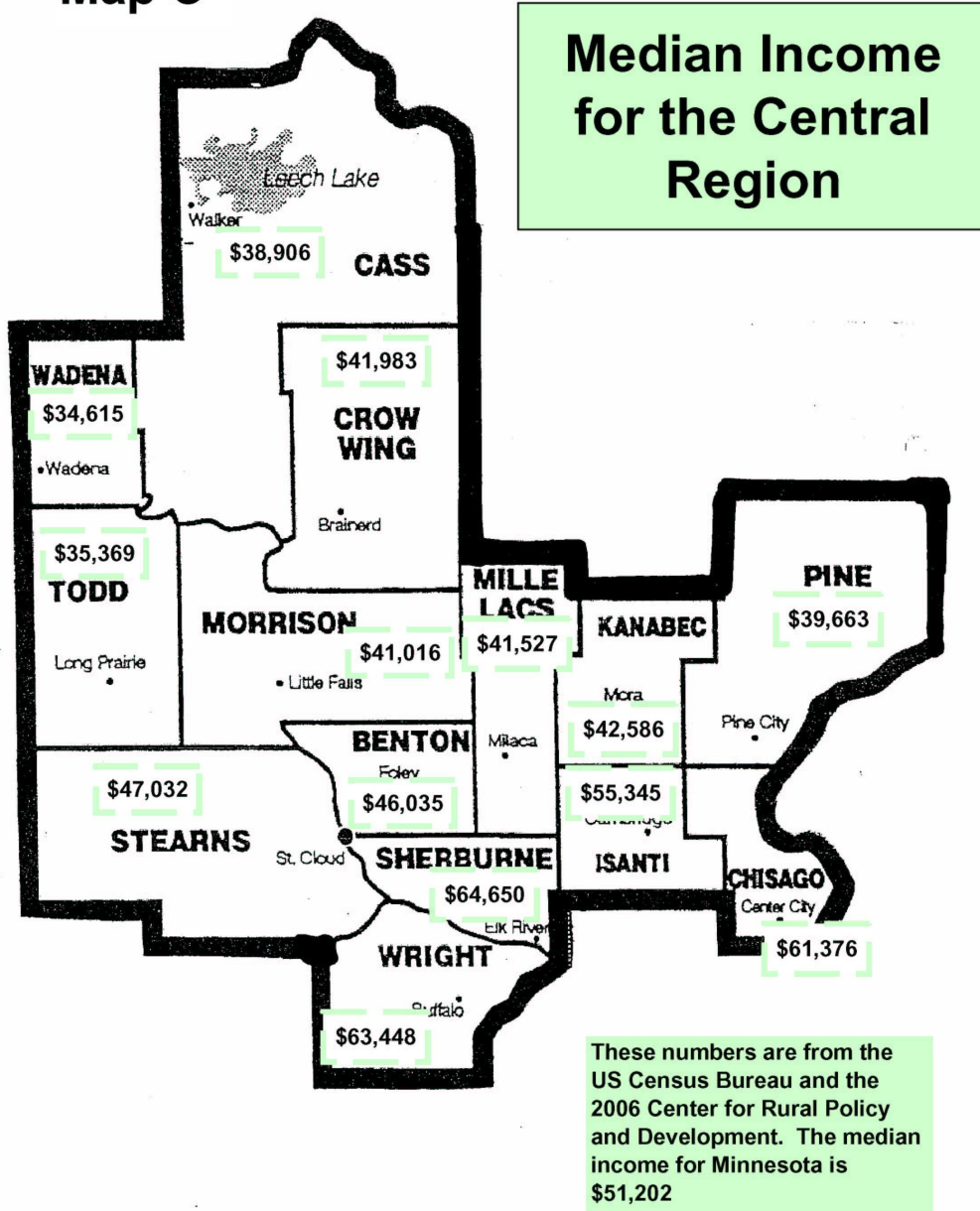
Map A



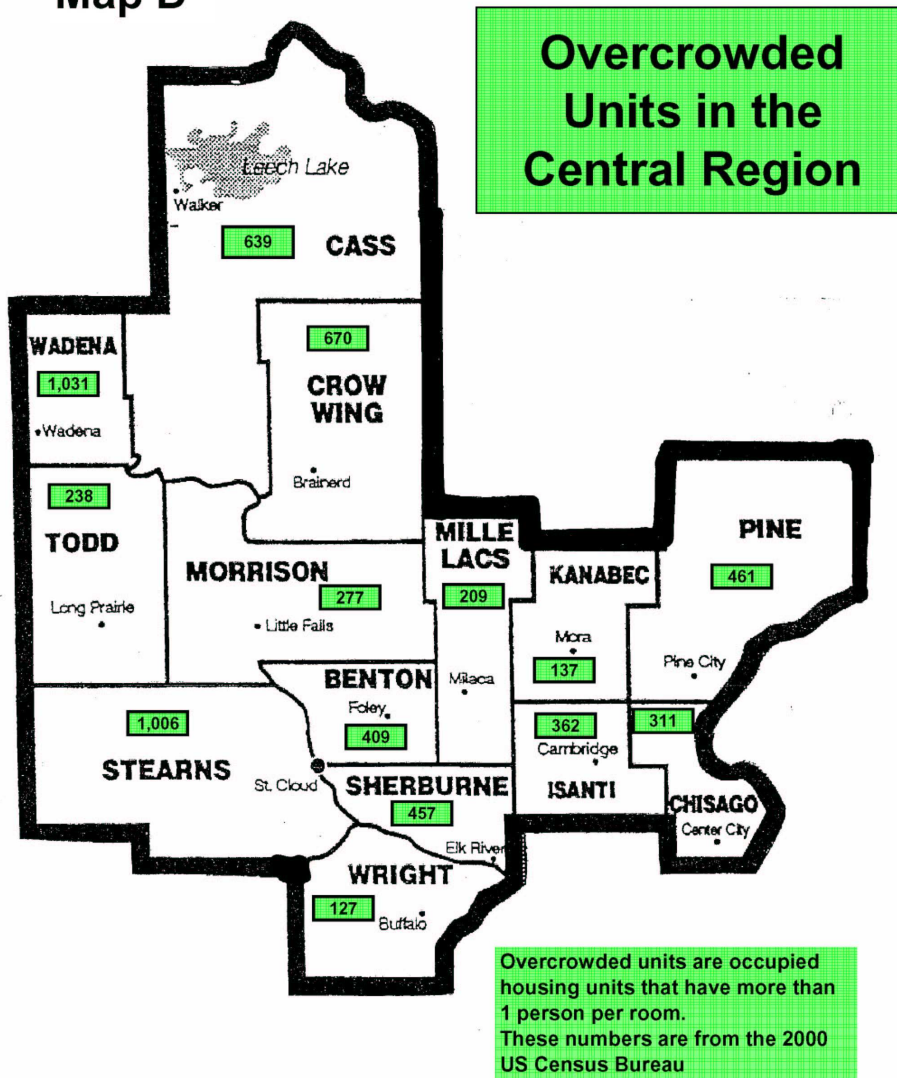
Map B



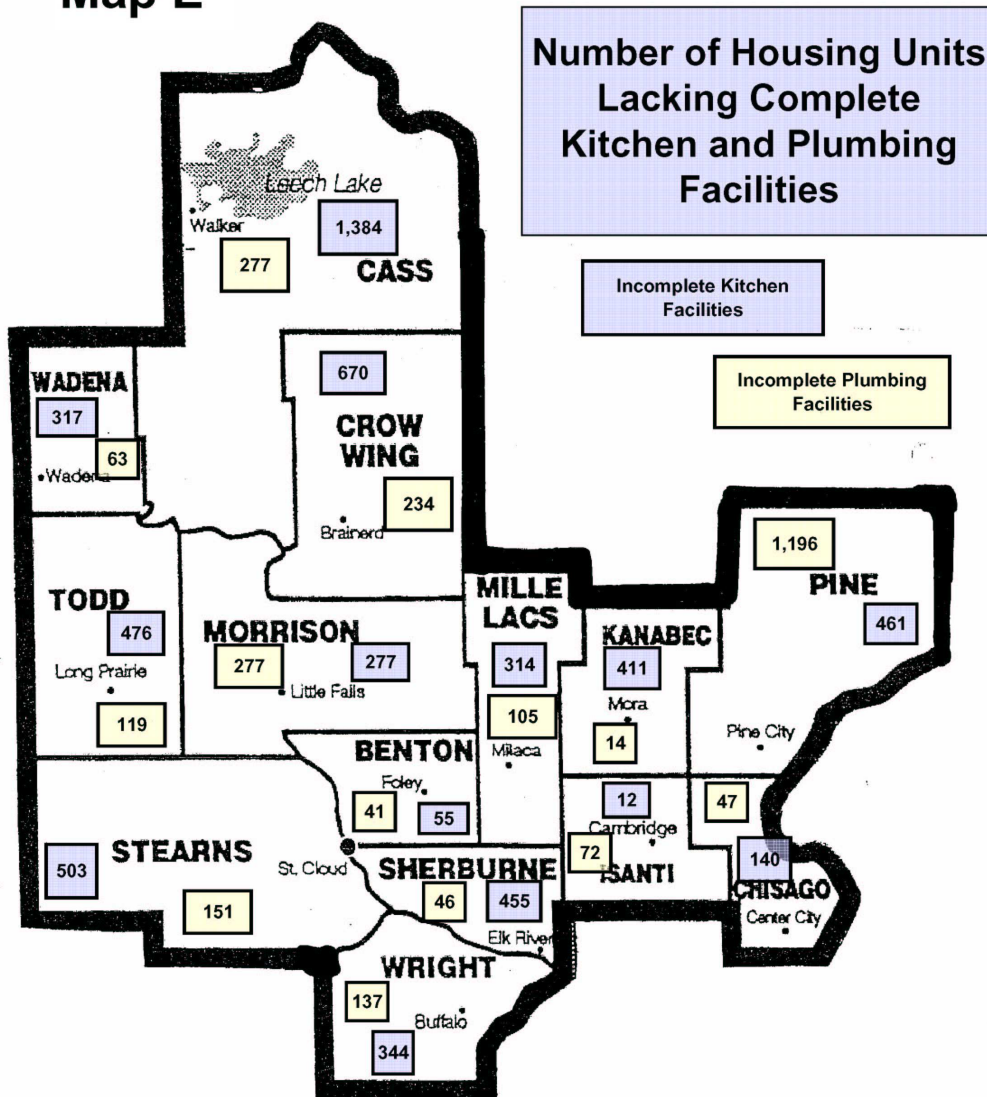
Map C



Map D



Map E



A housing unit has complete plumbing facilities when it has all of the following: 1) hot and cold piped water, 2) a flush toilet, 3) a bathtub or shower

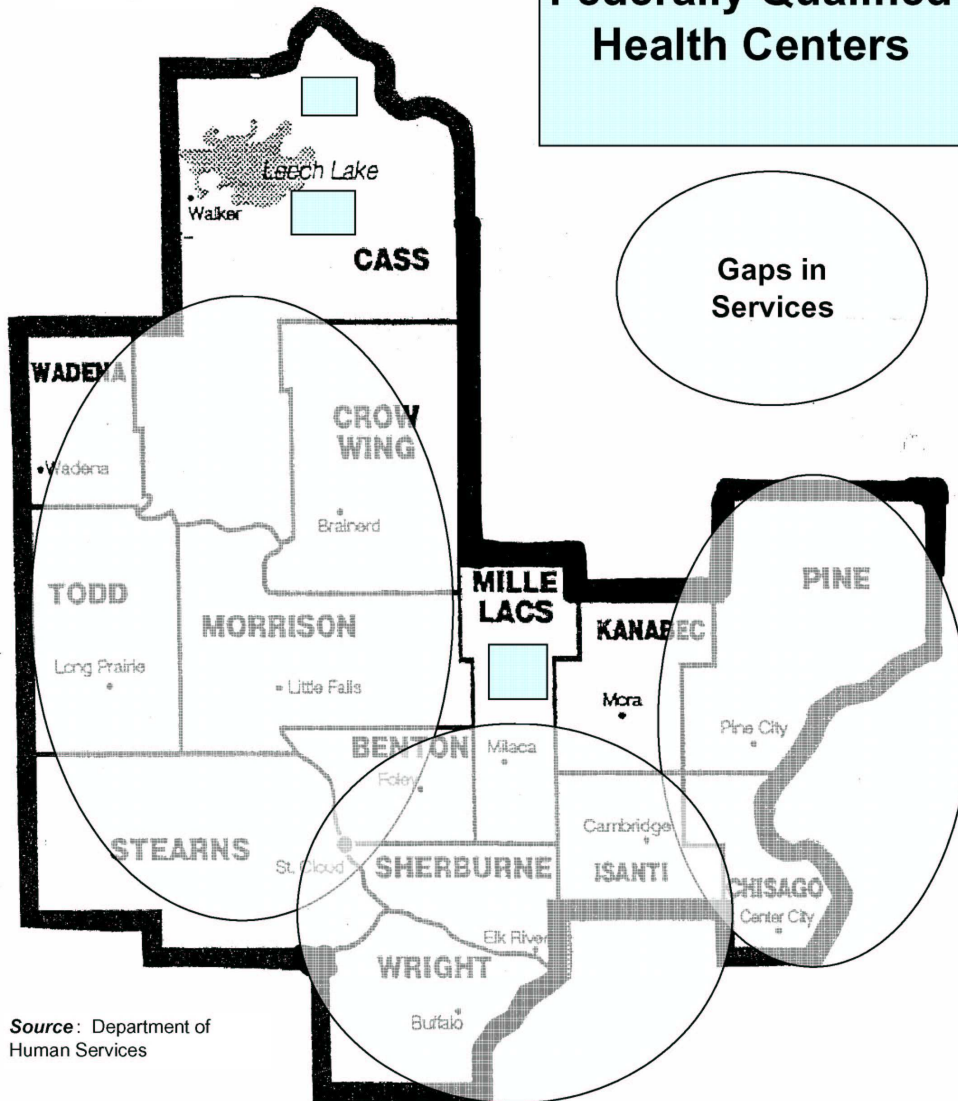
Information was obtained from the 2000 US Census Bureau.

A housing unit has complete kitchen facilities when it has all of the following: 1) a sink with piped water, 2) a range, or cook top and oven, 3) a refrigerator

Information was obtained from the 2000 US Census Bureau.

Map F

**Federally Qualified
Health Centers**

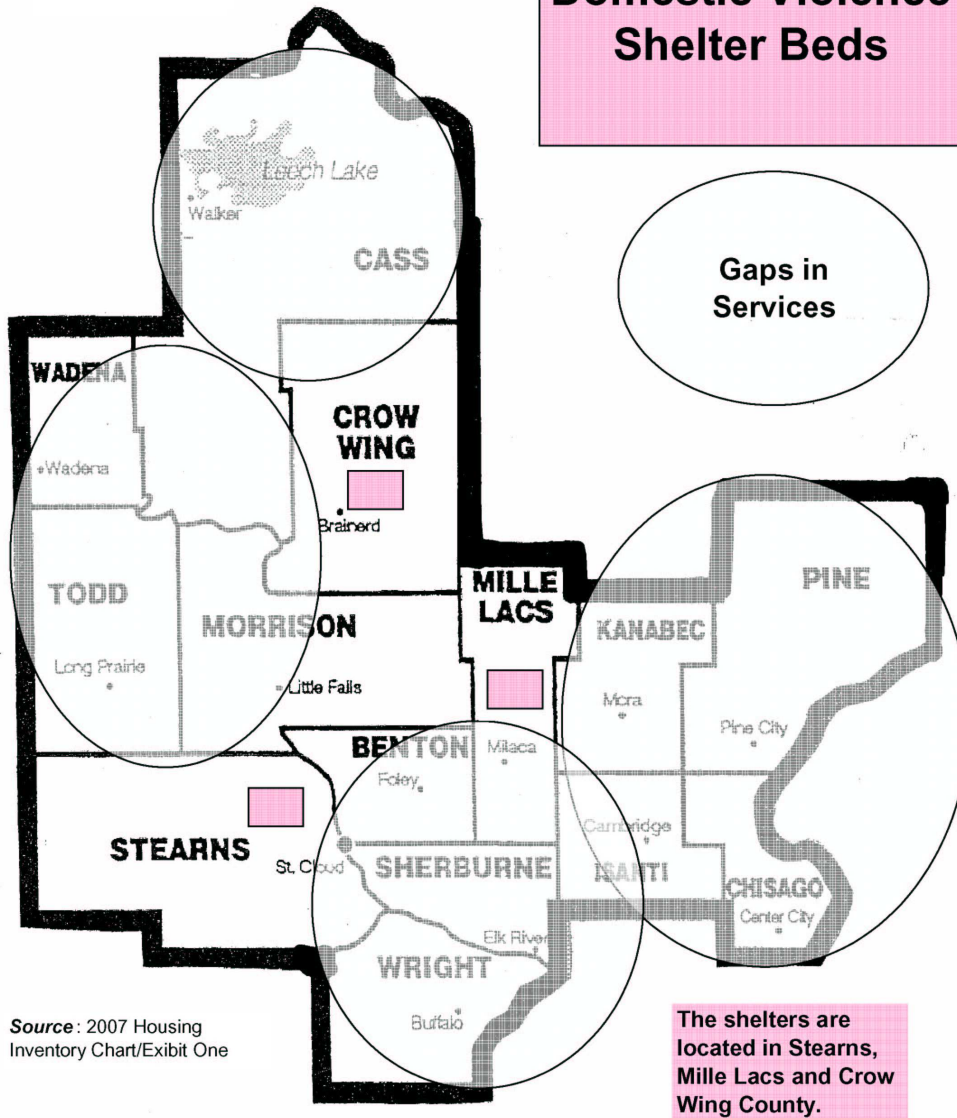


Source: Department of Human Services

Federally Qualified Health Centers provide essential medical services to the most disadvantaged and vulnerable populations. These centers offer the Health Care for Homeless Program, the Community Health Center Program and the Public Housing Primary Care Program.

Map G

**Domestic Violence
Shelter Beds**



Source: 2007 Housing
Inventory Chart/Exhibit One

Appendix B

Meetings Attended for the Gaps Analysis in the Central Region

<i>Meeting Attended</i> <i>Counties Covered</i>	HOPE Advisory Board				
	Crow Wing	Todd	Morrison	Cass	Wadena
<i>Meeting Attended</i> <i>Counties Covered</i>	St. Cloud Homeless Concerns Group				
	Stearns	Sherburne	Benton		
<i>Meeting Attended</i> <i>Counties Covered</i>	Regional Housing Committee				
	Kanabec	Isanti	Chisago	Pine	Mille Lacs
<i>Meeting Attended</i> <i>Counties Covered</i>	WINGS/Displaced Homemaker Program				
	Isanti	Kanabec	Chisago	Pine	
<i>Meeting Attended</i> <i>Counties Covered</i>	Tri-Cap/FHPAP Committee				
	Benton	Stearns	Sherburne	Wright	Kannabec Chisago Pine Isanti
<i>Meeting Attended</i> <i>Counties Covered</i>	Lakes and Pines/FHPAP Committee				
	Kanabec	Isanti	Mille Lacs	Pine	Chisago